

Texas Department of Insurance
Demographic Analysis
September 1, 2018–August 31, 2019

Prepared by:
Pearson VUE
September 30, 2019

Non-Disclosure and Confidentiality Notice

This document contains confidential information concerning Pearson's services, products, data security procedures, data storage parameters, and data retrieval processes. You are permitted to view and retain this document provided that you disclose no part of the information contained herein to any outside agent or employee, except those agents and employees directly charged with reviewing this information. These agents and employees should be instructed and agree not to disclose this information for any purposes beyond the terms stipulated in the agreement of your company or agency with Pearson.

Copyright © 2019 NCS Pearson, Inc. All rights reserved. PEARSON logo is a trademark in the U.S. and/or other countries.

Table of Contents

Scope of Work	1
Executive Summary	1
Background	2
Candidate Performance	3
Adjuster – All Lines	3
Insurance Service Representative	13
General Lines – Life, Accident and Health	22
Life and Health Insurance Counselor	60
Life Agent	69
Limited Lines	105
Managing General Agent	142
Public Insurance Adjuster	151
General Lines – Property & Casualty	160
Adjuster – Property & Casualty	197
Property and Casualty Risk Manager	206
Personal Lines Property & Casualty	206
Surplus Lines	241
Adjuster – Workers Compensation	250
Texas-Specific Operational Item Statistics	259
Adjuster - All Lines	260
Insurance Service Representative	262
General Lines – Life, Accident and Health	264
Life and Health Insurance Counselor	267
Life Agent	269
Limited Lines	272
Managing General Agent	274
Public Insurance Adjuster	276
General Lines – Property and Casualty	278
Adjuster – Property and Casualty	280
Property and Casualty Risk Manager	281
Personal Lines Property and Casualty	282
Surplus Lines	284
Adjuster – Workers Compensation	286
Glossary	288

Tables and Figures

Table 1. Exams Administered.....	2
Table 2. Adjuster – All Lines Examinees	3
Table 3. Adjuster – All Lines Examinees by Gender.....	4
Figure 1. Adjuster – All Lines Percent Passing by Gender.....	4
Table 4. Adjuster – All Lines Examinees by Ethnicity	5
Figure 2. Adjuster – All Lines Percent Passing by Ethnicity.....	5
Table 5. Adjuster – All Lines Examinees by Course Taken.....	6
Figure 3. Adjuster – All Lines Percent Passing by Course Taken	6
Table 6. Adjuster – All Lines Examinees by Income Level	7
Figure 4. Adjuster – All Lines Percent Passing by Income Level	7
Table 7. Adjuster – All Lines Examinees by Total Hours Spent Studying	8
Figure 5. Adjuster – All Lines Percent Passing by Total Hours Spent Studying	8
Table 8. Adjuster – All Lines Examinees by Primary Language.....	9
Figure 6. Adjuster – All Lines Percent Passing by Primary Language.....	9
Table 9. Adjuster – All Lines Examinees by Education Level	10
Figure 7. Adjuster – All Lines Percent Passing by Education Level	10
Table 10. Adjuster – All Lines Examinees by Preparation Method	11
Figure 8. Adjuster – All Lines Percent Passing by Preparation Method.....	11
Table 11. Adjuster – All Lines Examinees by National Origin	12
Figure 9. Adjuster – All Lines Percent Passing by National Origin	12
Table 12. Insurance Service Representative Examinees	13
Table 13. Insurance Service Representative Examinees by Gender	13
Figure 10. Insurance Service Representative Percent Passing by Gender	13
Table 14. Insurance Service Representative Examinees by Ethnicity	14
Figure 11. Insurance Service Representative Percent Passing by Ethnicity	14
Table 15. Insurance Service Representative Examinees by Course Taken	15
Figure 12. Insurance Service Representative Percent Passing by Course Taken	15
Table 16. Insurance Service Representative Examinees by Income Level	16
Figure 13. Insurance Service Representative Percent Passing by Income Level	16
Table 17. Insurance Service Representative Examinees by Total Hours Spent Studying.....	17
Figure 14. Insurance Service Representative Percent Passing by Total Hours Spent Studying	17
Table 18. Insurance Service Representative Examinees by Primary Language.....	18
Figure 15. Insurance Service Representative Percent Passing by Primary Language	18
Table 19. Insurance Service Representative Examinees by Education Level	19
Figure 16. Insurance Service Representative Percent Passing by Education Level	19
Table 20. Insurance Service Representative Examinees by Preparation Method	20
Figure 17. Insurance Service Representative Percent Passing by Preparation Method	20
Table 21. Insurance Service Representative Examinees by National Origin	21
Figure 18. Insurance Service Representative Percent Passing by National Origin	21
Table 22. General Lines – Life, Accident and Health Examinees	22
Table 23. General Lines – Life, Accident and Health Examinees by Gender	23
Figure 19. General Lines – Life, Accident and Health Percent Passing by Gender	23
Table 24. General Lines – Life, Accident and Health Examinees by Ethnicity	24
Figure 20. General Lines – Life, Accident and Health Percent Passing by Ethnicity	24
Table 25. General Lines – Life, Accident and Health Examinees by Course Taken	25
Figure 21. General Lines – Life, Accident and Health Percent Passing by Course Taken	25
Table 26. General Lines – Life, Accident and Health Examinees by Income Level	26
Figure 22. General Lines – Life, Accident and Health Percent Passing by Income Level	26
Table 27. General Lines – Life, Accident and Health Examinees by Total Hours Spent Studying	27

Figure 23. General Lines – Life, Accident and Health Percent Passing by Total Hours Spent Studying	27
Table 28. General Lines – Life, Accident and Health Examinees by Primary Language	28
Figure 24. General Lines – Life, Accident and Health Percent Passing by Primary Language	28
Table 29. General Lines – Life, Accident and Health Examinees by Education Level.....	29
Figure 25. General Lines – Life, Accident and Health Percent Passing by Education Level...	29
Table 30. General Lines – Life, Accident and Health Examinees by Preparation Method	30
Figure 26. General Lines – Life, Accident and Health Percent Passing by Preparation Method	30
Table 31. General Lines – Life, Accident and Health Examinees by National Origin.....	31
Figure 27. General Lines – Life, Accident and Health Percent Passing by National Origin....	31
Table 32. General Lines – Life, Accident and Health Examinees by Ethnicity within Gender	32
Figure 28. General Lines – Life, Accident and Health Percent Passing by Ethnicity within Gender	33
Table 33. General Lines – Life, Accident and Health Examinees by Education Level within Gender	34
Figure 29. General Lines – Life, Accident and Health Percent Passing by Education Level within Gender	35
Table 34. General Lines – Life, Accident and Health Examinees by Course Taken within Gender	36
Figure 30. General Lines – Life, Accident and Health Percent Passing by Course Taken within Gender	36
Table 35. General Lines – Life, Accident and Health Examinees by Preparation Method within Gender	37
Figure 31. General Lines – Life, Accident and Health Percent Passing by Preparation Method within Gender	38
Table 36. General Lines – Life, Accident and Health Examinees by National Origin within Gender	39
Figure 32. General Lines – Life, Accident and Health Percent Passing by National Origin within Gender	40
Table 37. General Lines – Life, Accident and Health Examinees by Education Level within Ethnicity	41
Figure 33. General Lines – Life, Accident and Health Percent Passing by Education Level within Ethnicity	43
Table 38. General Lines – Life, Accident and Health Examinees by Course Taken within Ethnicity	44
Figure 34. General Lines – Life, Accident and Health Percent Passing by Course Taken within Ethnicity	45
Table 39. General Lines – Life, Accident and Health Examinees by Preparation Method within Ethnicity	46
Figure 35. General Lines – Life, Accident and Health Percent Passing by Preparation Method within Ethnicity	48
Table 40. General Lines – Life, Accident and Health Examinees by National Origin within Ethnicity	49
Figure 36. General Lines – Life, Accident and Health Percent Passing by National Origin within Ethnicity	51
Table 41. General Lines – Life, Accident and Health Examinees by Education Level within National Origin.....	52
Figure 37. General Lines – Life, Accident and Health Percent Passing by Education Level within National Origin	54
Table 42. General Lines – Life, Accident and Health Examinees by Course Taken within National Origin.....	55

Figure 38. General Lines – Life, Accident and Health Percent Passing by Course Taken within National Origin.....	56
Table 43. General Lines – Life, Accident and Health Examinees by Preparation Method within National Origin.....	57
Figure 39. General Lines – Life, Accident and Health Percent Passing by Preparation Method within National Origin	59
Table 44. Life and Health Insurance Counselor Examinees.....	60
Table 45. Life and Health Insurance Counselor Examinees by Gender	60
Figure 40. Life and Health Insurance Counselor Percent Passing by Gender	60
Table 46. Life and Health Insurance Counselor Examinees by Ethnicity	61
Figure 41. Life and Health Insurance Counselor Percent Passing by Ethnicity	61
Table 47. Life and Health Insurance Counselor Examinees by Course Taken	62
Figure 42. Life and Health Insurance Counselor Percent Passing by Course Taken	62
Table 48. Life and Health Insurance Counselor Examinees by Income Level.....	63
Figure 43. Life and Health Insurance Counselor Percent Passing by Income Level.....	63
Table 49. Life and Health Insurance Counselor Examinees by Total Hours Spent Studying .	64
Figure 44. Life and Health Insurance Counselor Percent Passing by Total Hours Spent Studying	64
Table 50. Life and Health Insurance Counselor Examinees by Primary Language	65
Figure 45. Life and Health Insurance Counselor Percent Passing by Primary Language	65
Table 51. Life and Health Insurance Counselor Examinees by Education Level.....	66
Figure 46. Life and Health Insurance Counselor Percent Passing by Education Level	66
Table 52. Life and Health Insurance Counselor Examinees by Preparation Method	67
Figure 47. Life and Health Insurance Counselor Percent Passing by Preparation Method	67
Table 53. Life and Health Insurance Counselor Examinees by National Origin.....	68
Figure 48. Life and Health Insurance Counselor Percent Passing by National Origin.....	68
Table 54. Life Agent Examinees	69
Table 55. Life Agent Examinees by Gender	70
Figure 49. Life Agent Percent Passing by Gender	70
Table 56. Life Agent Examinees by Ethnicity	71
Figure 50. Life Agent Percent Passing by Ethnicity	71
Table 57. Life Agent Examinees by Course Taken	72
Figure 51. Life Agent Percent Passing by Course Taken	72
Table 58. Life Agent Examinees by Income Level	73
Figure 52. Life Agent Percent Passing by Income Level	73
Table 59. Life Agent Examinees by Total Hours Spent Studying.....	74
Figure 53. Life Agent Percent Passing by Total Hours Spent Studying.....	74
Table 60. Life Agent Examinees by Primary Language.....	75
Figure 54. Life Agent Percent Passing by Primary Language.....	75
Table 61. Life Agent Examinees by Education Level	76
Figure 55. Life Agent Percent Passing by Education Level	76
Table 62. Life Agent Examinees by Preparation Method.....	77
Figure 56. Life Agent Percent Passing by Preparation Method	77
Table 63. Life Agent Examinees by National Origin	78
Figure 57. Life Agent Percent Passing by National Origin	78
Table 64. Life Agent Examinees by Ethnicity within Gender	79
Figure 58. Life Agent Percent Passing by Ethnicity within Gender	80
Table 65. Life Agent Examinees by Education Level within Gender.....	81
Figure 59. Life Agent Percent Passing by Education Level within Gender.....	82
Table 66. Life Agent Examinees by Course Taken within Gender.....	83
Figure 60. Life Agent Percent Passing by Course Taken within Gender	83
Table 67. Life Agent Examinees by Preparation Method within Gender	84
Figure 61. Life Agent Percent Passing by Preparation Method within Gender	85

Table 68. Life Agent Examinees by National Origin within Gender.....	86
Figure 62. Life Agent Percent Passing by National Origin within Gender.....	87
Table 69. Life Agent Examinees by Education Level within Ethnicity.....	88
Figure 63. Life Agent Percent Passing by Education Level within Ethnicity.....	89
Table 70. Life Agent Examinees by Course Taken within Ethnicity.....	90
Figure 64. Life Agent Percent Passing by Course Taken within Ethnicity.....	91
Table 71. Life Agent Examinees by Preparation Method within Ethnicity	92
Figure 65. Life Agent Percent Passing by Preparation Method within Ethnicity	94
Table 72. Life Agent Examinees by National Origin within Ethnicity.....	95
Figure 66. Life Agent Percent Passing by National Origin within Ethnicity.....	96
Table 73. Life Agent Examinees by Education Level within National Origin	97
Figure 67. Life Agent Percent Passing by Education Level within National Origin	99
Table 74. Life Agent Examinees by Course Taken within National Origin.....	100
Figure 68. Life Agent Percent Passing by Course Taken within National Origin.....	101
Table 75. Life Agent Examinees by Preparation Method within National Origin.....	102
Figure 69. Life Agent Percent Passing by Preparation Method within National Origin.....	104
Table 76. Limited Lines Examinees	105
Table 77. Limited Lines Examinees by Gender.....	106
Figure 70. Limited Lines Percent Passing by Gender.....	106
Table 78. Limited Lines Examinees by Ethnicity.....	107
Figure 71. Limited Lines Percent Passing by Ethnicity.....	107
Table 79. Limited Lines Examinees by Course Taken.....	108
Figure 72. Limited Lines Percent Passing by Course Taken.....	108
Table 80. Limited Lines Examinees by Income Level	109
Figure 73. Limited Lines Percent Passing by Income Level	109
Table 81. Limited Lines Examinees by Total Hours Spent Studying	110
Figure 74. Limited Lines Percent Passing by Total Hours Spent Studying	110
Table 82. Limited Lines Examinees by Primary Language	111
Figure 75. Limited Lines Percent Passing by Primary Language	111
Table 83. Limited Lines Examinees by Education Level.....	112
Figure 76. Limited Lines Percent Passing by Education Level.....	112
Table 84. Limited Lines Examinees by Preparation Method	113
Figure 77. Limited Lines Percent Passing by Preparation Method	113
Table 85. Limited Lines Examinees by National Origin.....	114
Figure 78. Limited Lines Percent Passing by National Origin	114
Table 86. Limited Lines – Life, Accident and Health Examinees by Ethnicity within Gender	115
Figure 79. Limited Lines Percent Passing by Ethnicity within Gender	116
Table 87. Limited Lines Examinees by Education Level within Gender	117
Figure 80. Limited Lines Percent Passing by Education Level within Gender	118
Table 88. Limited Lines Examinees by Course Taken within Gender	119
Figure 81. Limited Lines Percent Passing by Course Taken within Gender	119
Table 89. Limited Lines Examinees by Preparation Method within Gender	120
Figure 82. Limited Lines Percent Passing by Preparation Method within Gender	120
Table 90. Limited Lines Examinees by National Origin within Gender	122
Figure 83. Limited Lines Percent Passing by National Origin within Gender	123
Table 91. Limited Lines Examinees by Education Level within Ethnicity	124
Figure 84. Limited Lines Percent Passing by Education Level within Ethnicity	126
Table 92. Limited Lines Examinees by Course Taken within Ethnicity	127
Figure 85. Limited Lines Percent Passing by Course Taken within Ethnicity	128
Table 93. Limited Lines Examinees by Preparation Method within Ethnicity	129
Figure 86. Limited Lines Percent Passing by Preparation Method within Ethnicity	131
Table 94. Limited Lines Examinees by National Origin within Ethnicity	132

Figure 87. Limited Lines Percent Passing by National Origin within Ethnicity	133
Table 95. Limited Lines Examinees by Education Level within National Origin.....	134
Figure 88. Limited Lines Percent Passing by Education Level within National Origin.....	136
Table 96. Limited Lines Examinees by Course Taken within National Origin	137
Figure 89. Limited Lines Percent Passing by Course Taken within National Origin	138
Table 97. Limited Lines Examinees by Preparation Method within National Origin	139
Figure 90. Limited Lines Percent Passing by Preparation Method within National Origin ...	141
Table 98. Managing General Agent Examinees	142
Table 99. Managing General Agent Examinees	142
Figure 91. Managing General Agent Percent Passing by Gender.....	142
Table 100. Managing General Agent Examinees by Ethnicity	143
Figure 92. Managing General Agent Percent Passing by Ethnicity.....	143
Table 101. Managing General Agent Examinees by Course Taken	144
Figure 93. Managing General Agent Percent Passing by Course Taken.....	144
Table 102. Managing General Agent Examinees by Income Level	145
Figure 94. Managing General Agent Percent Passing by Income Level	145
Table 103. Managing General Agent Examinees by Total Hours Spent Studying	146
Figure 95. Managing General Agent Percent Passing by Total Hours Spent Studying	146
Table 104. Managing General Agent Examinees by Primary Language.....	147
Figure 96. Managing General Agent Percent Passing by Primary Language	147
Table 105. Managing General Agent Examinees by Education Level	148
Figure 97. Managing General Agent Percent Passing by Education Level.....	148
Table 106. Managing General Agent Examinees by Preparation Method.....	149
Figure 98. Managing General Agent Percent Passing by Preparation Method	149
Table 107. Managing General Agent Examinees by National Origin	150
Figure 99. Managing General Agent Percent Passing by National Origin	150
Table 108. Public Insurance Adjuster Examinees	151
Table 109. Public Insurance Adjuster Examinees by Gender.....	151
Figure 100. Public Insurance Adjuster Percent Passing by Gender.....	151
Table 110. Public Insurance Adjuster Examinees by Ethnicity.....	152
Figure 101. Public Insurance Adjuster Percent Passing by Ethnicity.....	152
Table 111. Public Insurance Adjuster Examinees by Course Taken.....	153
Figure 102. Public Insurance Adjuster Percent Passing by Course Taken.....	153
Table 112. Public Insurance Adjuster Examinees by Income Level	154
Figure 103. Public Insurance Adjuster Percent Passing by Income Level	154
Table 113. Public Insurance Adjuster Examinees by Total Hours Spent Studying	155
Figure 104. Public Insurance Adjuster Percent Passing by Total Hours Spent Studying	155
Table 114. Public Insurance Adjuster Examinees by Primary Language	156
Figure 105. Public Insurance Adjuster Percent Passing by Primary Language	156
Table 115. Public Insurance Adjuster Examinees by Education Level.....	157
Figure 106. Public Insurance Adjuster Percent Passing by Education Level.....	157
Table 116. Public Insurance Adjuster Examinees by Preparation Method	158
Figure 107. Public Insurance Adjuster Percent Passing by Preparation Method	158
Table 117. Public Insurance Adjuster Examinees by National Origin	159
Figure 108. Public Insurance Adjuster Percent Passing by National Origin	159
Table 118. General Lines – Property & Casualty Examinees	160
Table 119. General Lines – Property & Casualty Examinees by Gender.....	161
Figure 109. General Lines – Property & Casualty Percent Passing by Gender.....	161
Table 120. General Lines – Property & Casualty Examinees by Ethnicity.....	162
Figure 110. General Lines – Property & Casualty Percent Passing by Ethnicity.....	162
Table 121. General Lines – Property & Casualty Examinees by Course Taken.....	163
Figure 111. General Lines – Property & Casualty Percent Passing by Course Taken.....	163
Table 122. General Lines – Property & Casualty Examinees by Income Level	164

Figure 112. General Lines – Property & Casualty Percent Passing by Income Level	164
Table 123. General Lines – Property & Casualty Examinees by Total Hours Spent Studying	165
Figure 113. General Lines – Property & Casualty Percent Passing by Total Hours Spent Studying	165
Table 124. General Lines – Property & Casualty Examinees by Primary Language.....	166
Figure 114. General Lines – Property & Casualty Percent Passing by Primary Language ..	166
Table 125. General Lines – Property & Casualty Examinees by Education Level	167
Figure 115. General Lines – Property & Casualty Percent Passing by Education Level	167
Table 126. General Lines – Property & Casualty Examinees by Preparation Method.....	168
Figure 116. General Lines – Property & Casualty Percent Passing by Preparation Method	168
Table 127. General Lines – Property & Casualty Examinees by National Origin	169
Figure 117. General Lines – Property & Casualty Percent Passing by National Origin	169
Table 128. General Lines – Property & Casualty Examinees by Ethnicity within Gender ...	170
Figure 118. General Lines – Property & Casualty Percent Passing by Ethnicity within Gender	171
Table 129. General Lines – Property & Casualty Examinees by Education Level within Gender	172
Figure 119. General Lines – Property & Casualty Percent Passing by Education Level within Gender	173
Table 130. General Lines – Property & Casualty Examinees by Course Taken within Gender	174
Figure 120. General Lines – Property & Casualty Percent Passing by Course Taken within Gender	174
Table 131. General Lines – Property & Casualty Examinees by Preparation Method within Gender	175
Figure 121. General Lines – Property & Casualty Percent Passing by Preparation Method within Gender	176
Table 132. General Lines – Property & Casualty Examinees by National Origin within Gender	177
Figure 122. General Lines – Property & Casualty Percent Passing by National Origin within Gender	178
Table 133. General Lines – Property & Casualty Examinees by Education Level within Ethnicity	179
Figure 123. General Lines – Property & Casualty Percent Passing by Education Level within Ethnicity	181
Table 134. General Lines – Property & Casualty Examinees by Course Taken within Ethnicity	182
Figure 124. General Lines – Property & Casualty Percent Passing by Course Taken within Ethnicity	183
Table 135. General Lines – Property & Casualty Examinees by Preparation Method within Ethnicity	184
Figure 125. General Lines – Property & Casualty Percent Passing by Preparation Method within Ethnicity	186
Table 136. General Lines – Property & Casualty Examinees by National Origin within Ethnicity	187
Figure 126. General Lines – Property & Casualty Percent Passing by National Origin within Ethnicity	188
Table 137. General Lines – Property & Casualty Examinees by Education Level within National Origin.....	189
Figure 127. General Lines – Property & Casualty Percent Passing by Education Level within National Origin.....	191

Table 138. General Lines – Property & Casualty Examinees by Course Taken within National Origin	192
Figure 128. General Lines – Property & Casualty Percent Passing by Course Taken within National Origin.....	193
Table 139. General Lines – Property & Casualty Examinees by Preparation Method within National Origin.....	194
Figure 129. General Lines – Property & Casualty Percent Passing by Preparation Method within National Origin	196
Table 140. Adjuster – Property & Casualty Examinees	197
Table 141. Adjuster – Property & Casualty Examinees by Gender	197
Figure 130. Adjuster – Property & Casualty Percent Passing by Gender	197
Table 142. Adjuster – Property & Casualty Examinees by Ethnicity	198
Figure 131. Adjuster – Property & Casualty Percent Passing by Ethnicity	198
Table 143. Adjuster – Property & Casualty Examinees by Course Taken	199
Figure 132. Adjuster – Property & Casualty Percent Passing by Course Taken	199
Table 144. Adjuster – Property & Casualty Examinees by Income Level	200
Figure 133. Adjuster – Property & Casualty Percent Passing by Income Level	200
Table 145. Adjuster – Property & Casualty Examinees by Total Hours Spent Studying.....	201
Figure 134. Adjuster – Property & Casualty Percent Passing by Total Hours Spent Studying	201
Table 146. Adjuster – Property & Casualty Examinees by Primary Language.....	202
Figure 135. Adjuster – Property & Casualty Percent Passing by Primary Language.....	202
Table 147. Adjuster – Property & Casualty Examinees by Education Level	203
Figure 136. Adjuster – Property & Casualty Percent Passing by Education Level	203
Table 148. Adjuster – Property & Casualty Examinees by Preparation Method	204
Figure 137. Adjuster – Property & Casualty Percent Passing by Preparation Method.....	204
Table 149. Adjuster – Property & Casualty Examinees by National Origin	205
Figure 138. Adjuster – Property & Casualty Percent Passing by National Origin	205
Table 150. Property and Casualty Risk Manager Examinees	206
Table 151. Personal Lines Property & Casualty Examinees	206
Table 152. Personal Lines Property & Casualty Examinees by Gender	207
Figure 139. Personal Lines Property & Casualty Percent Passing by Gender	207
Table 153. Personal Lines Property & Casualty Examinees by Ethnicity.....	208
Figure 140. Personal Lines Property & Casualty Percent Passing by Ethnicity	208
Table 154. Personal Lines Property & Casualty Examinees by Course Taken.....	209
Figure 141. Personal Lines Property & Casualty Percent Passing by Course Taken	209
Table 155. Personal Lines Property & Casualty Examinees by Income Level	210
Figure 142. Personal Lines Property & Casualty Percent Passing by Income Level	210
Table 156. Personal Lines Property & Casualty Examinees by Total Hours Spent Studying.....	211
Figure 143. Personal Lines Property & Casualty Percent Passing by Total Hours Spent Studying	211
Table 157. Personal Lines Property & Casualty Examinees by Primary Language	212
Figure 144. Personal Lines Property & Casualty Percent Passing by Primary Language	212
Table 158. Personal Lines Property & Casualty Examinees by Education Level.....	213
Figure 145. Personal Lines Property & Casualty Percent Passing by Education Level.....	213
Table 159. Personal Lines Property & Casualty Examinees by Preparation Method	214
Figure 146. Personal Lines Property & Casualty Percent Passing by Preparation Method ..	214
Table 160. Personal Lines Property & Casualty Examinees by National Origin.....	215
Figure 147. Personal Lines Property & Casualty Percent Passing by National Origin.....	215
Table 161. Personal Lines Property & Casualty Examinees by Ethnicity within Gender	216
Figure 148. Personal Lines Property & Casualty Percent Passing by Ethnicity within Gender	217

Table 162. Personal Lines Property & Casualty Examinees by Education Level within Gender	218
Figure 149. Personal Lines Property & Casualty Percent Passing by Education Level within Gender	219
Table 163. Personal Lines Property & Casualty Examinees by Course Taken within Gender	220
Figure 150. Personal Lines Property & Casualty Percent Passing by Course Taken within Gender	220
Table 164. Personal Lines Property & Casualty Examinees by Preparation Method within Gender	221
Figure 151. Personal Lines Property & Casualty Percent Passing by Preparation Method within Gender	222
Table 165. Personal Lines Property & Casualty Examinees by National Origin within Gender	223
Figure 152. Personal Lines Property & Casualty Percent Passing by National Origin within Gender	224
Table 166. Personal Lines Property & Casualty Examinees by Education Level within Ethnicity	225
Figure 153. Personal Lines Property & Casualty Percent Passing by Education Level within Ethnicity	226
Table 167. Personal Lines Property & Casualty Examinees by Course Taken within Ethnicity	227
Figure 154. Personal Lines Property & Casualty Percent Passing by Course Taken within Ethnicity	228
Table 168. Personal Lines Property & Casualty Examinees by Preparation Method within Ethnicity	229
Figure 155. Personal Lines Property & Casualty Percent Passing by Preparation Method within Ethnicity	231
Table 169. Personal Lines Property & Casualty Examinees by National Origin within Ethnicity	232
Figure 156. Personal Lines Property & Casualty Percent Passing by National Origin within Ethnicity	233
Table 170. Personal Lines Property & Casualty Examinees by Education Level within National Origin	234
Figure 157. Personal Lines Property & Casualty Percent Passing by Education Level within National Origin.....	235
Table 171. Personal Lines Property & Casualty Examinees by Course Taken within National Origin	236
Figure 158. Personal Lines Property & Casualty Percent Passing by Course Taken within National Origin.....	237
Table 172. Personal Lines Property & Casualty Examinees by Preparation Method within National Origin.....	238
Figure 159. Personal Lines Property & Casualty Percent Passing by Preparation Method within National Origin	240
Table 173. Surplus Lines Examinees	241
Table 174. Surplus Lines Examinees by Gender.....	241
Figure 160. Surplus Lines Percent Passing by Gender	241
Table 175. Surplus Lines Examinees by Ethnicity.....	242
Figure 161. Surplus Lines Percent Passing by Ethnicity.....	242
Table 176. Surplus Lines Examinees by Course Taken.....	243
Figure 162. Surplus Lines Percent Passing by Course Taken.....	243
Table 177. Surplus Lines Examinees by Income Level	244
Figure 163. Surplus Lines Percent Passing by Income Level	244

Table 178. Surplus Lines Examinees by Total Hours Spent Studying	245
Figure 164. Surplus Lines Percent Passing by Total Hours Spent Studying	245
Table 179. Surplus Lines Examinees by Primary Language	246
Figure 165. Surplus Lines Percent Passing by Primary Language	246
Table 180. Surplus Lines Examinees by Education Level	247
Figure 166. Surplus Lines Percent Passing by Education Level	247
Table 181. Surplus Lines Examinees by Preparation Method	248
Figure 167. Surplus Lines Percent Passing by Preparation Method	248
Table 182. Surplus Lines Examinees by National Origin	249
Figure 168. Surplus Lines Percent Passing by National Origin	249
Table 183. Adjuster – Workers Compensation Examinees	250
Table 184. Adjuster – Workers Compensation Examinees by Gender	250
Figure 169. Adjuster – Workers Compensation Percent Passing by Gender	250
Table 185. Adjuster – Workers Compensation Examinees by Ethnicity	251
Figure 170. Adjuster – Workers Compensation Percent Passing by Ethnicity	251
Table 186. Adjuster – Workers Compensation Examinees by Course Taken	252
Figure 171. Adjuster – Workers Compensation Percent Passing by Course Taken	252
Table 187. Adjuster – Workers Compensation Examinees by Income Level	253
Figure 172. Adjuster – Workers Compensation Percent Passing by Income Level	253
Table 188. Adjuster – Workers Compensation Examinees by Total Hours Spent Studying	254
Figure 173. Adjuster – Workers Compensation Percent Passing by Total Hours Spent Studying	254
Table 189. Adjuster – Workers Compensation Examinees by Primary Language	255
Figure 174. Adjuster – Workers Compensation Percent Passing by Primary Language	255
Table 190. Adjuster – Workers Compensation Examinees by Education Level	256
Figure 175. Adjuster – Workers Compensation Percent Passing by Education Level	256
Table 191. Adjuster – Workers Compensation Examinees by Preparation Method	257
Figure 176. Adjuster – Workers Compensation Percent Passing by Preparation Method	257
Table 192. Adjuster – Workers Compensation Examinees by National Origin	258
Figure 177. Adjuster – Workers Compensation Percent Passing by National Origin	258
Table 193. Number of Texas-Specific Items	259
Table 194. Adjuster – All Lines Item Performance by Form	260
Table 195. Adjuster – All Lines Item Performance by Ethnicity within Form	260
Table 196. Adjuster – All Lines Item Performance by Gender within Form	260
Table 197. Adjuster – All Lines Item Performance by National Origin within Form	261
Table 198. Insurance Service Representative Item Performance by Form	262
Table 199. Insurance Service Representative Item Performance by Ethnicity within Form	262
Table 200. Insurance Service Representative Item Performance by Gender within Form	262
Table 201. Insurance Service Representative Item Performance by National Origin within Form	263
Table 202. General Lines – Life, Accident and Health Item Performance by Form	264
Table 203. General Lines – Life, Accident and Health Item Performance by Ethnicity within Form	264
Table 204. General Lines – Life, Accident and Health Item Performance by Gender within Form	265
Table 205. General Lines – Life, Accident and Health Item Performance by National Origin within Form	266
Table 206. Life and Health Insurance Counselor Item Performance by Form	267
Table 207. Life and Health Insurance Counselor Item Performance by Ethnicity within Form	267
Table 208. Life and Health Insurance Counselor Item Performance by Gender within Form	268

Table 209. Life and Health Insurance Counselor Item Performance by National Origin within Form	268
Table 210. Life Agent Item Performance by Form	269
Table 211. Life Agent Item Performance by Ethnicity within Form.....	269
Table 212. Life Agent Item Performance by Gender within Form	270
Table 213. Life Agent Item Performance by National Origin within Form	271
Table 214. Limited Lines Item Performance by Form.....	272
Table 215. Limited Lines Item Performance by Ethnicity within Form	272
Table 216. Limited Lines Item Performance by Gender within Form	272
Table 217. Limited Lines Item Performance by National Origin within Form	273
Table 218. Managing General Agent Item Performance by Form	274
Table 219. Managing General Agent Item Performance by Ethnicity within Form	274
Table 220. Managing General Agent Item Performance by Gender within Form	274
Table 221. Managing General Agent Item Performance by National Origin within Form....	275
Table 222. Public Insurance Adjuster Item Performance by Form	276
Table 223. Public Insurance Adjuster Item Performance by Ethnicity within Form	276
Table 224. Public Insurance Adjuster Item Performance by Gender within Form	276
Table 225. Public Insurance Adjuster Item Performance by National Origin within Form ..	276
Table 226. General Lines – Property and Casualty Item Performance by Form	278
Table 227. General Lines – Property and Casualty Item Performance by Ethnicity within Form	278
Table 228. General Lines – Property and Casualty Item Performance by Gender within Form	279
Table 229. General Lines – Property and Casualty Item Performance by National Origin within Form	279
Table 230. Adjuster – Property and Casualty Item Performance by Form.....	280
Table 231. Adjuster – Property and Casualty Item Performance by Ethnicity within Form ..	280
Table 232. Adjuster – Property and Casualty Item Performance by Gender within Form ..	280
Table 233. Adjuster – Property and Casualty Item Performance by National Origin within Form	281
Table 234. Property and Casualty Risk Manager Item Performance by Form	281
Table 235. Personal Lines Property and Casualty Item Performance by Form	282
Table 236. Personal Lines Property and Casualty Item Performance by Ethnicity within Form	282
Table 237. Personal Lines Property and Casualty Item Performance by Gender within Form	283
Table 238. Personal Lines Property and Casualty Item Performance by National Origin within Form	283
Table 239. Surplus Lines Item Performance by Form	284
Table 240. Surplus Lines Item Performance by Ethnicity within Form	284
Table 241. Surplus Lines Item Performance by Gender within Form	284
Table 242. Surplus Lines Item Performance by National Origin within Form	285
Table 243 Adjuster – Workers Compensation Item Performance by Form	286
Table 244. Adjuster – Workers Compensation Item Performance by Ethnicity within Form	286
Table 245. Adjuster – Workers Compensation Item Performance by Gender within Form ..	286
Table 246. Adjuster – Workers Compensation Item Performance by National Origin within Form	287

Scope of Work

This report was developed for the Texas Department of Insurance (TDI). It summarizes statistical information relating to the English forms of all examinations administered by Pearson VUE from September 1, 2018, through August 31, 2019.

Executive Summary

Demographic information was collected from all first-time candidates in the Pearson VUE system on an end-of-exam survey. The information collected included: gender, race or ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin (of both self and parent). Candidate and item performance statistics were broken out by these demographic variables.

Overall, there was a wide range in testing volume across the fourteen TDI exams, ranging from a low of $N = 49$ for the Property and Casualty Risk Manager exam to a high of $N = 20,375$ for the General Lines – Life, Accident and Health exam. When making comparisons between demographic groups, it is important to be aware of sampling error. If the sample size is sufficiently large, the standard error of the mean (SEM^1) is small, which means there is a relatively high degree of certainty associated with the sample estimate of the mean. However, demographic group means based on small numbers of candidates generally have larger standard errors, and therefore, have more uncertainty regarding the corresponding estimate of the mean. Pearson VUE strongly recommends avoiding interpreting results when candidate volumes are low—typically fewer than 50 candidates. Interpretation of results based on small sample sizes can be misleading. Therefore, results will not be discussed in this report for any demographic groups with fewer than 50 candidates.

The following nine exam lines have insufficient overall volume for meaningful demographic comparisons across many or all demographic groups:

- Adjuster – All Lines
- Insurance Service Representative
- Life and Health Insurance Counselor
- Managing General Agent
- Public Insurance Adjuster
- Adjuster – Property & Casualty
- Property and Casualty Risk Manager
- Surplus Lines
- Adjuster – Workers Compensation

¹ The standard error of the mean for a group of size N is calculated by dividing the group standard deviation by the square root of N .

The remaining five exams (General Lines – Life, Accident and Health, Life Agent, General Lines – Property and Casualty, Personal Lines Property and Casualty, and Limited Lines) had large enough sample sizes so that meaningful comparisons could be made for the gender, ethnicity and primary language questions. The count threshold for consideration of potential differences are the following: the reference group (e.g. Male, White, or English primary language) needs a minimum count of 200 candidates; the focal group (e.g. Female, Black, Hispanic, Spanish, etc.) need a minimum count of 50. Independent *t*-tests of the scaled scores were used to compare the performance of men to women, White to Asian American/Pacific Islander, White to Black, White to Hispanic, White to Native American, and English primary language to Spanish primary language.

Across the five exams with sufficient overall volume for meaningful demographic comparisons, men scored significantly higher than women. Across most exams, White candidates scored significantly higher than Asian American/Pacific Islander, Black, Hispanic, and Native American candidates. English primary language candidates also scored higher than Spanish primary language candidates.

The specific results for each exam are discussed in the Candidate Performance section.

Background

Table 1 shows the number of forms administered, the number of scored items administered to candidates, and the number of first-time candidates tested. There are two sections—General and Texas-specific—for the following exams: General Lines – Life, Accident and Health; Life Agent; General Lines – Property and Casualty; and Personal Lines Property and Casualty. The breakdown for the number of scored General and Texas-specific items is indicated, respectively, in parentheses.

Table 1. Exams Administered

Exam Series Code	Exam Title	Forms Available	Number of Scored Items	Number Tested
TX-Adj	Adjuster – All Lines	H	150	222
TX-ISR	Insurance Service Representative	H	125	74
TX-LAH	General Lines – Life, Accident and Health	CX, DY, EZ, WX, XY, YZ ²	125 (100+25)	20,375
TX-LHIC	Life and Health Insurance Counselor	I	150	463
TX-Life	Life Agent	BY, CZ, DA, HY, IZ, JA	85 (50+35)	8,095
TX-LL	Limited Lines	H	50	2,112
TX-MGA	Managing General Agent	H	150	52
TX-PubAdj	Public Insurance Adjuster	I	100	136
TX-PropCas	General Lines – Property & Casualty	WV, XW, YX	125 (100+25)	9,519
TX-PCAdj	Adjuster – Property & Casualty	H	150	129
TX-PCRM	Property and Casualty Risk Manager	H	100	49
TX-PLPropCas	Personal Lines Property & Casualty	XH, YH, ZH	100 (75+25)	1,719
TX-Surplus	Surplus Lines	H	60	124
TX-WCAdj	Adjuster – Workers Compensation	H	60	87

² In March 2019, due to the compromise of one of the General Life Exams in another state, new General Exams without any of the compromised items were published for General Lines – Life, Accident and Health Agent, and Life Agent.

Candidate Performance

Tables 2 to 192 feature information regarding the first-time candidates as a whole as well as separated by self-reported gender, ethnicity, course taken, income level, total hours spent studying, primary language, education level, test preparation method, and national origin. The following statistics are presented:

- Total number of examinees
- Percentage and number of examinees who passed
- Mean scaled score on the examination
- Standard deviation of scaled scores on the examination

Adjuster – All Lines

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 2. Adjuster – All Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	222	45.0	100	66.31	13.51

Table 3. Adjuster – All Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	119	48.7	58	67.77	11.85
Women	96	41.7	40	65.98	12.60
Choose not to respond	5	20.0	1	49.60	27.51
No response	2	50.0	1	36.50	47.38

Figure 1. Adjuster – All Lines Percent Passing by Gender

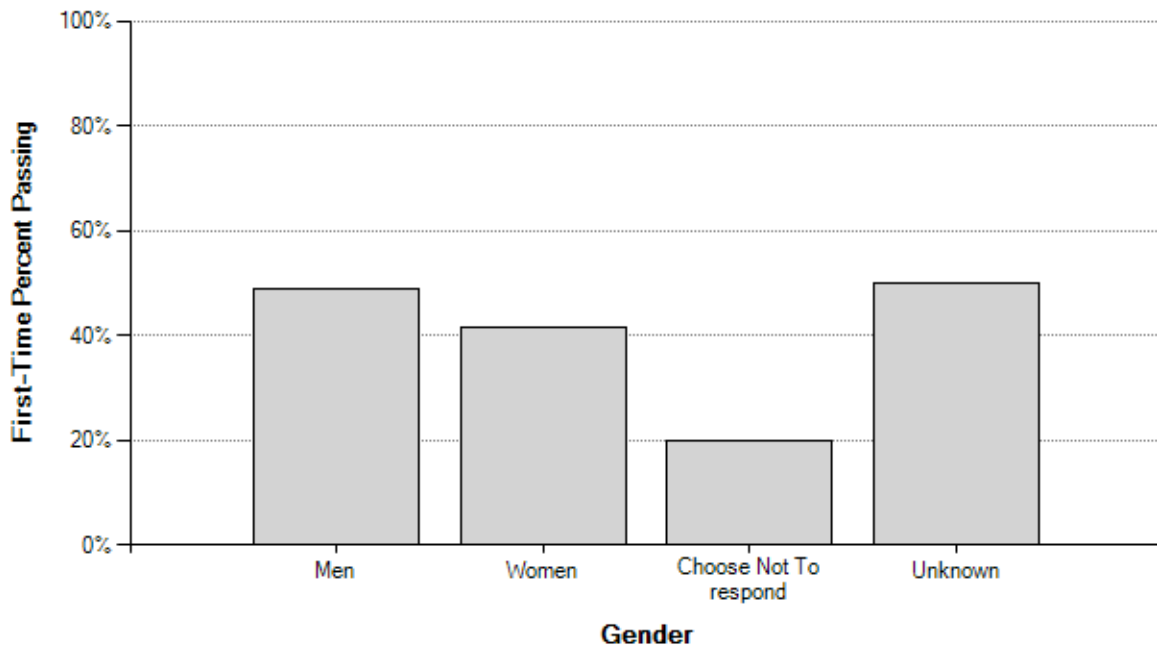


Table 4. Adjuster – All Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	9	22.2	2	61.22	15.01
Black	31	25.8	8	59.58	13.24
Hispanic	27	18.5	5	60.37	11.73
Native American	0	-	-	-	-
White	134	56.7	76	70.40	10.65
Other	8	50.0	4	66.88	8.53
Choose not to respond	9	44.4	4	60.44	24.04
No response	4	25.0	1	45.00	29.13

Figure 2. Adjuster – All Lines Percent Passing by Ethnicity

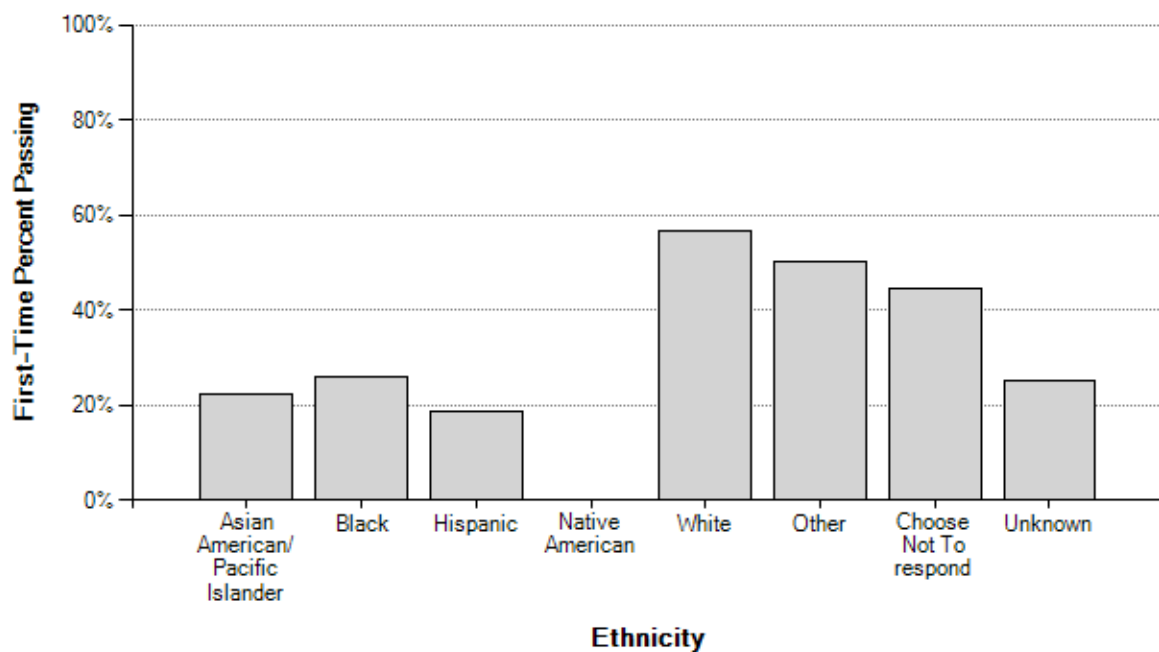


Table 5. Adjuster – All Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	116	50.0	58	67.72	12.61
Yes, less than 30 hours	44	40.9	18	65.66	13.25
No	58	39.7	23	65.45	13.16
No response	4	25.0	1	45.00	29.13

Figure 3. Adjuster – All Lines Percent Passing by Course Taken

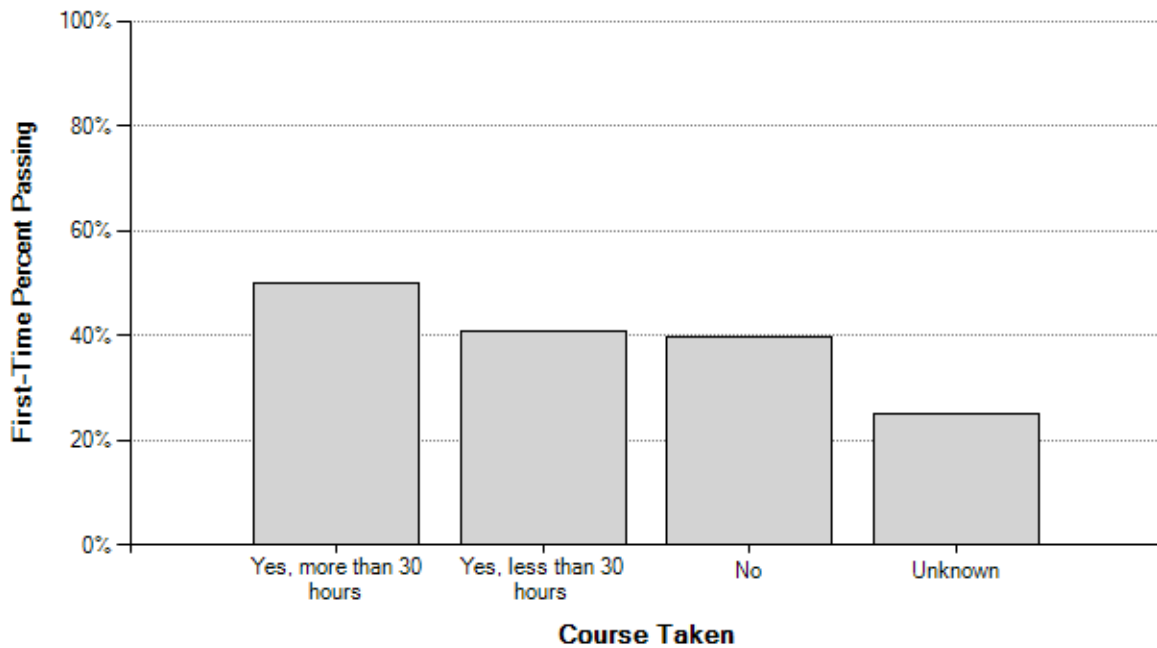


Table 6. Adjuster – All Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	23	82.6	19	77.91	8.96
Between \$50,000 and \$100,000	88	52.3	46	69.58	11.26
Between \$25,000 and \$50,000	79	31.6	25	62.70	10.42
Less than \$25,000	25	32.0	8	58.64	18.43
No response	7	28.6	2	55.14	24.22

Figure 4. Adjuster – All Lines Percent Passing by Income Level

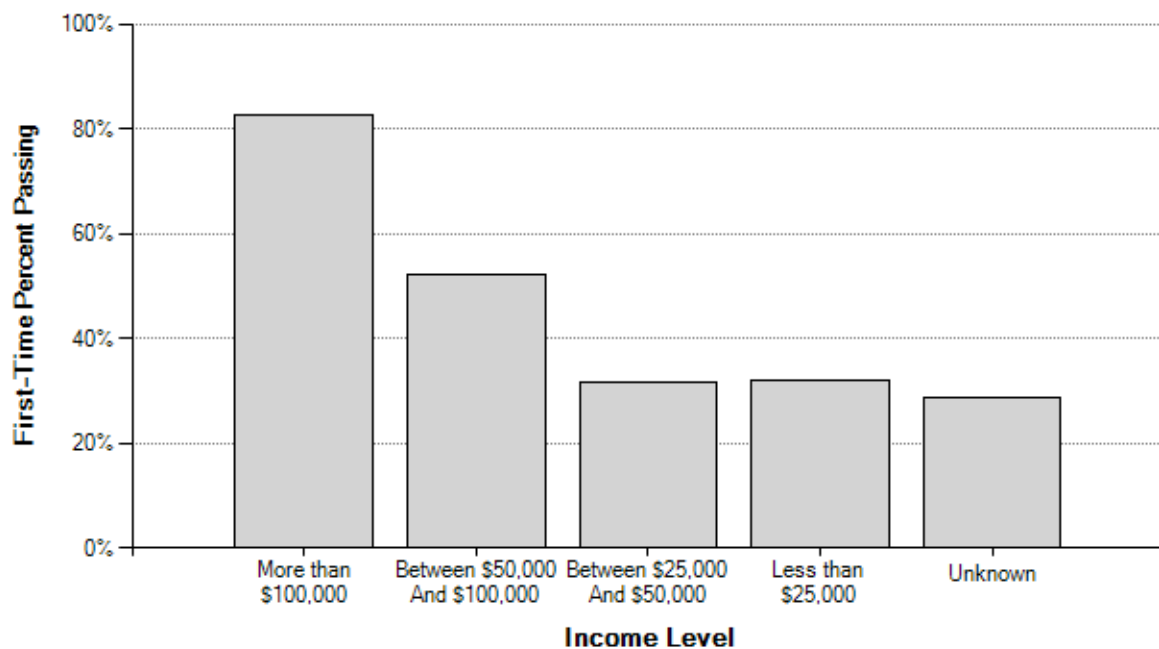


Table 7. Adjuster – All Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	82	42.7	35	65.84	11.12
Between 31 and 50 hours	87	47.1	41	68.31	12.51
Between 51 and 70 hours	24	45.8	11	66.75	14.57
More than 70 hours	24	50.0	12	63.96	17.56
No response	5	20.0	1	48.20	26.22

Figure 5. Adjuster – All Lines Percent Passing by Total Hours Spent Studying

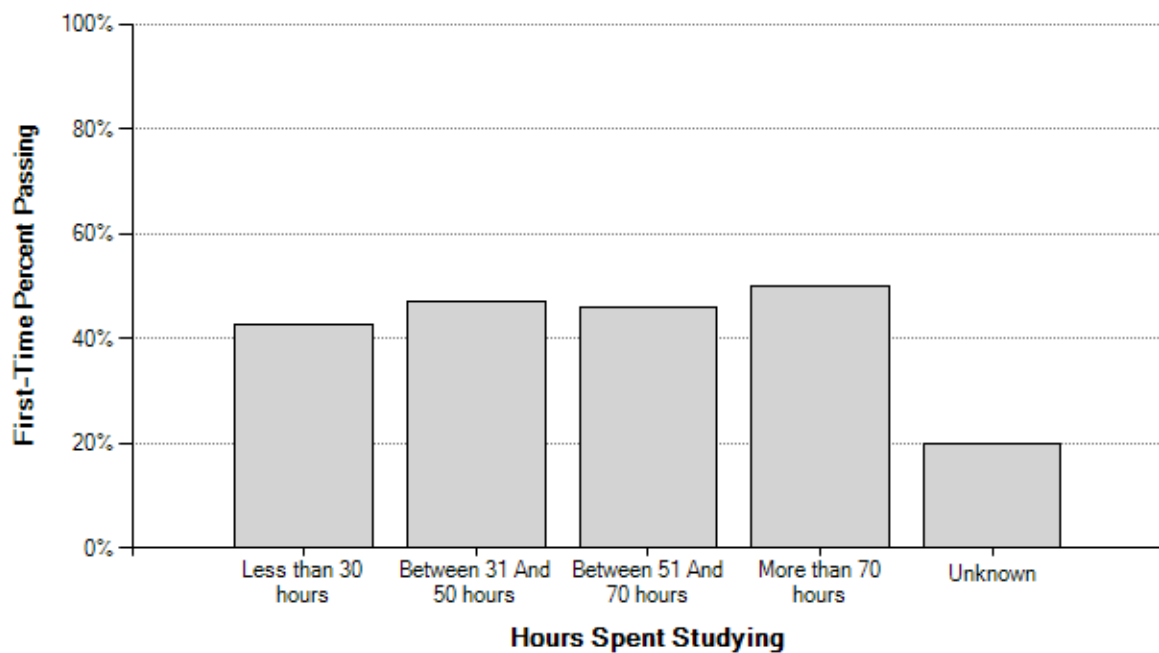


Table 8. Adjuster – All Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	202	47.0	95	67.15	12.24
Spanish	3	0.0	0	60.67	7.02
Other	8	37.5	3	64.50	12.05
Choose not to respond	4	25.0	1	52.75	35.50
No response	5	20.0	1	49.20	26.92

Figure 6. Adjuster – All Lines Percent Passing by Primary Language

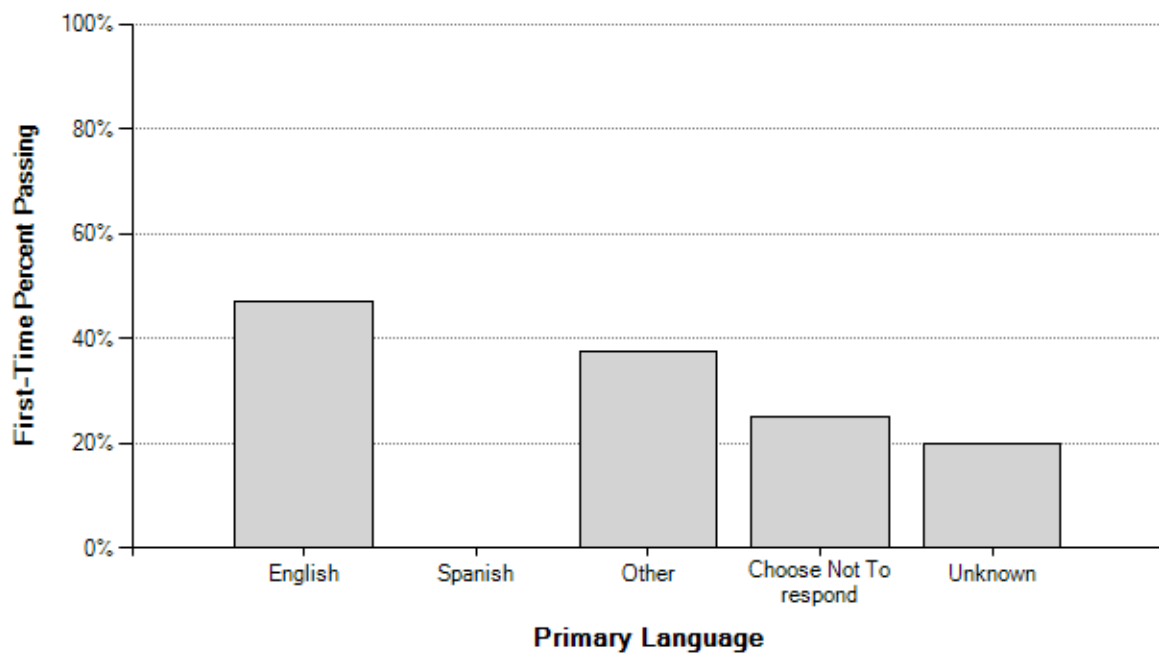


Table 9. Adjuster – All Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	1	0.0	0	51.00	
High school diploma or equivalent	63	22.2	14	61.97	9.94
Two-year college degree (Associate's Degree)	34	50.0	17	65.97	12.84
Four-year college degree (Bachelor's Degree)	78	52.6	41	68.88	11.59
Advanced college degree (Master's degree or Doctorate)	30	80.0	24	76.37	9.73
Choose not to respond	12	25.0	3	56.50	21.77
No response	4	25.0	1	45.00	29.13

Figure 7. Adjuster – All Lines Percent Passing by Education Level

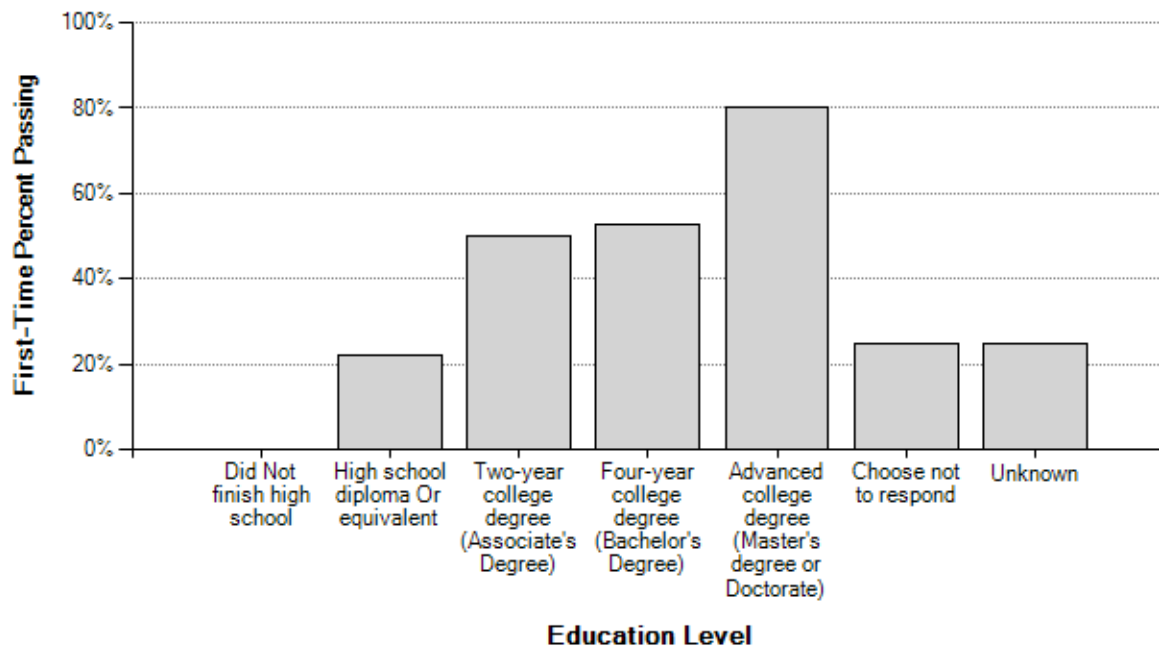


Table 10. Adjuster – All Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	24	41.7	10	65.54	11.12
I completed an insurance course at a college or university.	8	62.5	5	69.00	15.18
I attended classroom preparation from an exam preparation school.	16	43.8	7	67.00	12.33
I completed an online course.	94	51.1	48	67.83	13.01
I bought and used a study guide or study manual.	40	45.0	18	68.05	11.54
I took the exam without taking a course or studying.	19	42.1	8	65.16	10.29
Other	17	17.6	3	59.24	17.86
No response	4	25.0	1	45.00	29.13

Figure 8. Adjuster – All Lines Percent Passing by Preparation Method

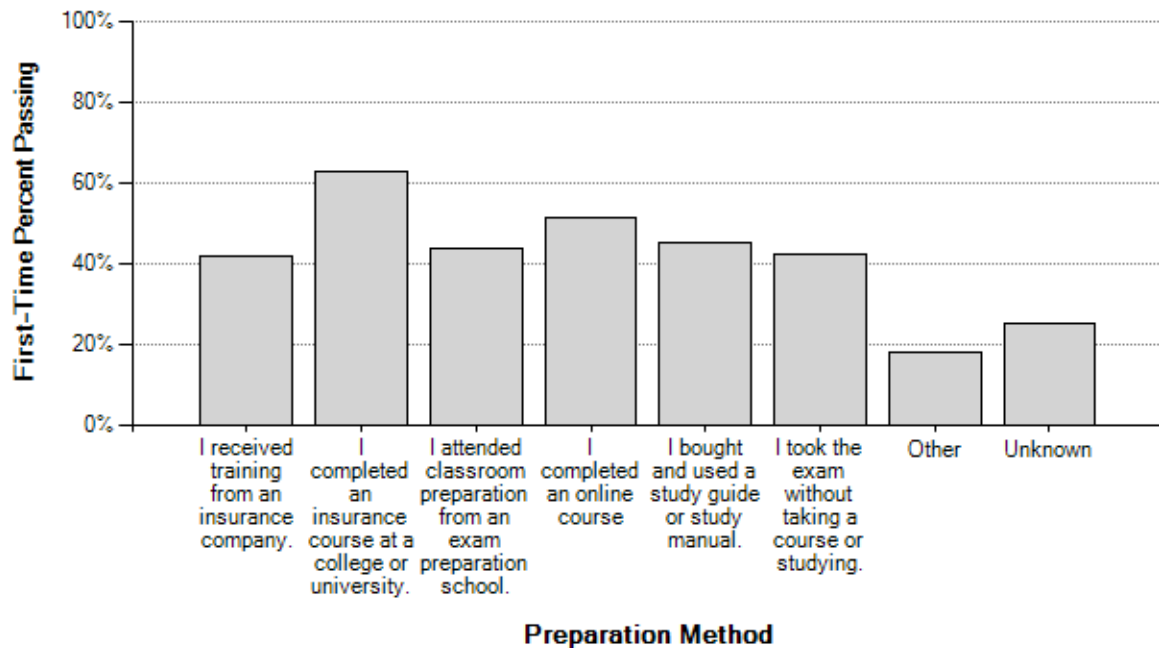
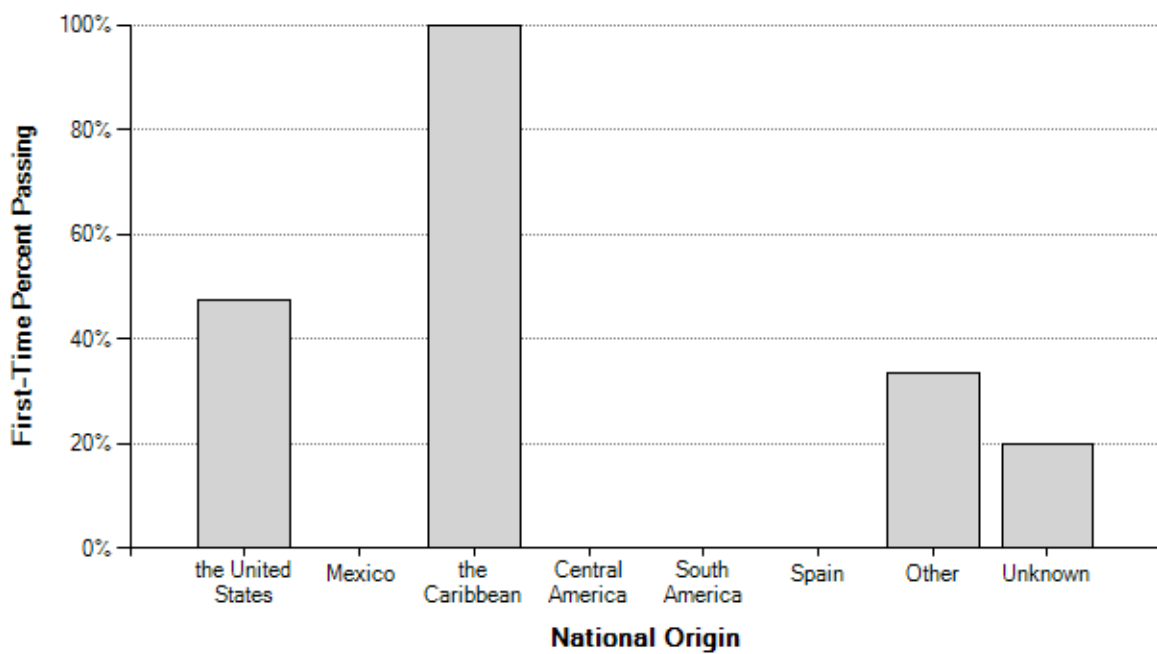


Table 11. Adjuster – All Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	192	47.4	91	67.23	12.21
Mexico	4	0.0	0	56.25	14.43
the Caribbean	2	100.0	2	77.50	0.71
Central America	1	0.0	0	53.00	
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	18	33.3	6	62.72	18.21
No response	5	20.0	1	49.80	27.42

Figure 9. Adjuster – All Lines Percent Passing by National Origin



Insurance Service Representative

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 12. Insurance Service Representative Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	74	40.5	30	60.82	21.61

Table 13. Insurance Service Representative Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	17	29.4	5	64.29	9.97
Women	47	53.2	25	68.91	12.47
Choose not to respond	0	-	-	-	-
No response	10	0.0	0	16.90	17.54

Figure 10. Insurance Service Representative Percent Passing by Gender

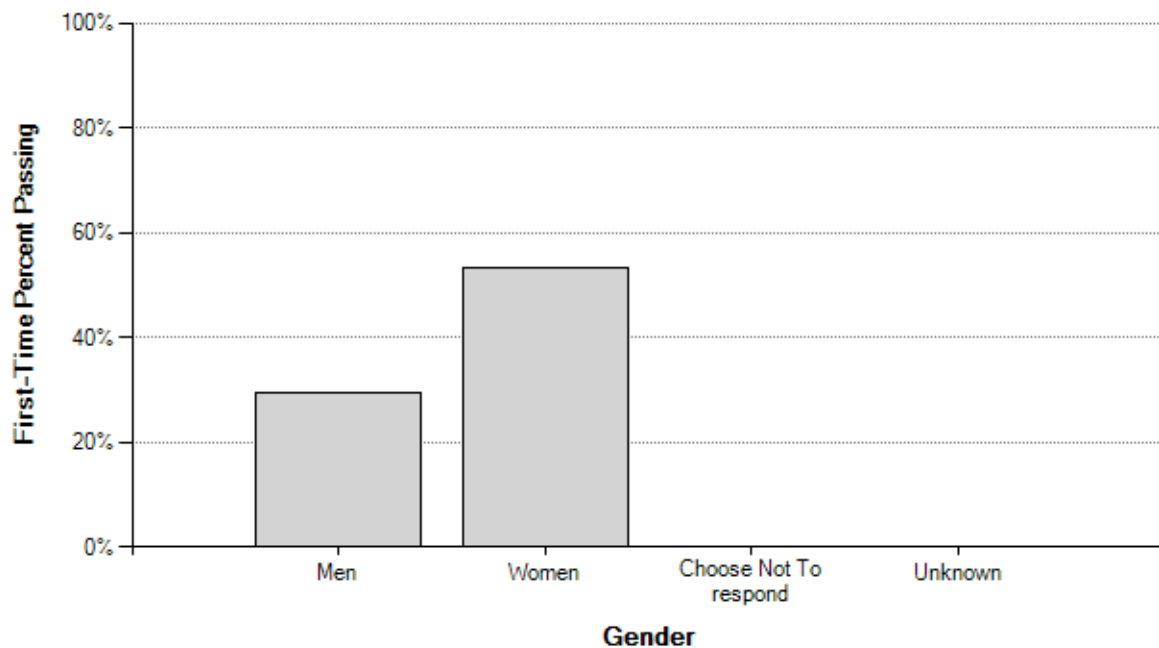


Table 14. Insurance Service Representative Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	6	16.7	1	60.17	8.33
Black	7	14.3	1	63.57	9.85
Hispanic	21	28.6	6	63.52	12.21
Native American	0	-	-	-	-
White	27	74.1	20	72.78	11.06
Other	3	66.7	2	75.67	10.02
Choose not to respond	0	-	-	-	-
No response	10	0.0	0	16.90	17.54

Figure 11. Insurance Service Representative Percent Passing by Ethnicity

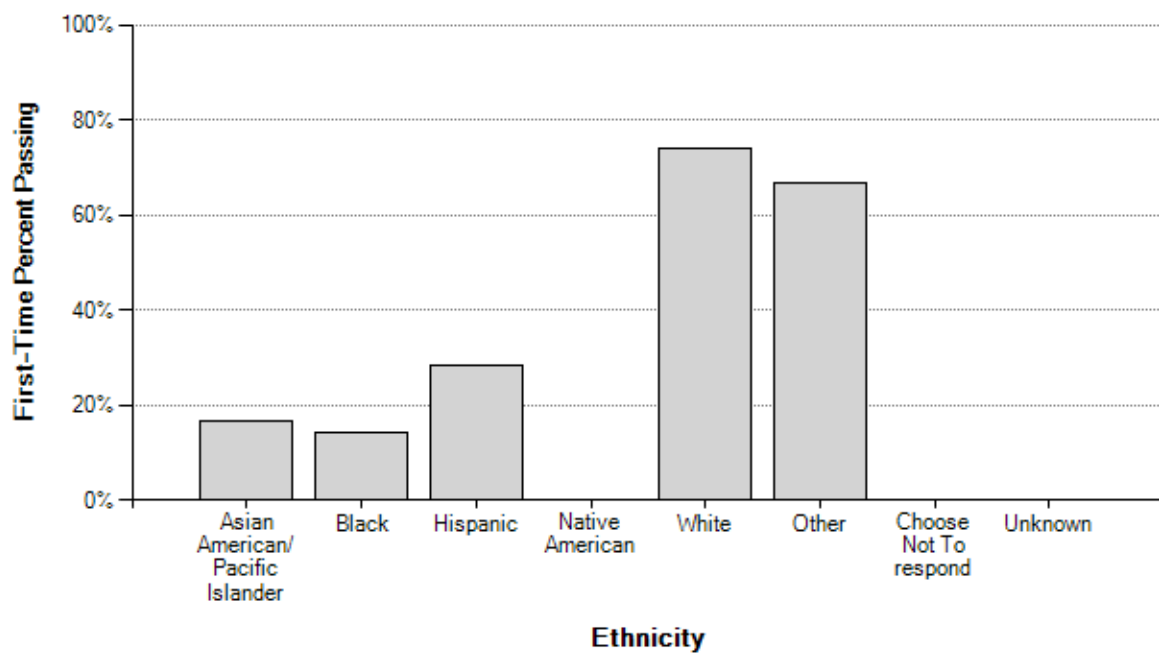


Table 15. Insurance Service Representative Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	32	56.3	18	69.06	14.08
Yes, less than 30 hours	15	33.3	5	66.20	9.14
No	17	41.2	7	66.41	9.92
No response	10	0.0	0	16.90	17.54

Figure 12. Insurance Service Representative Percent Passing by Course Taken

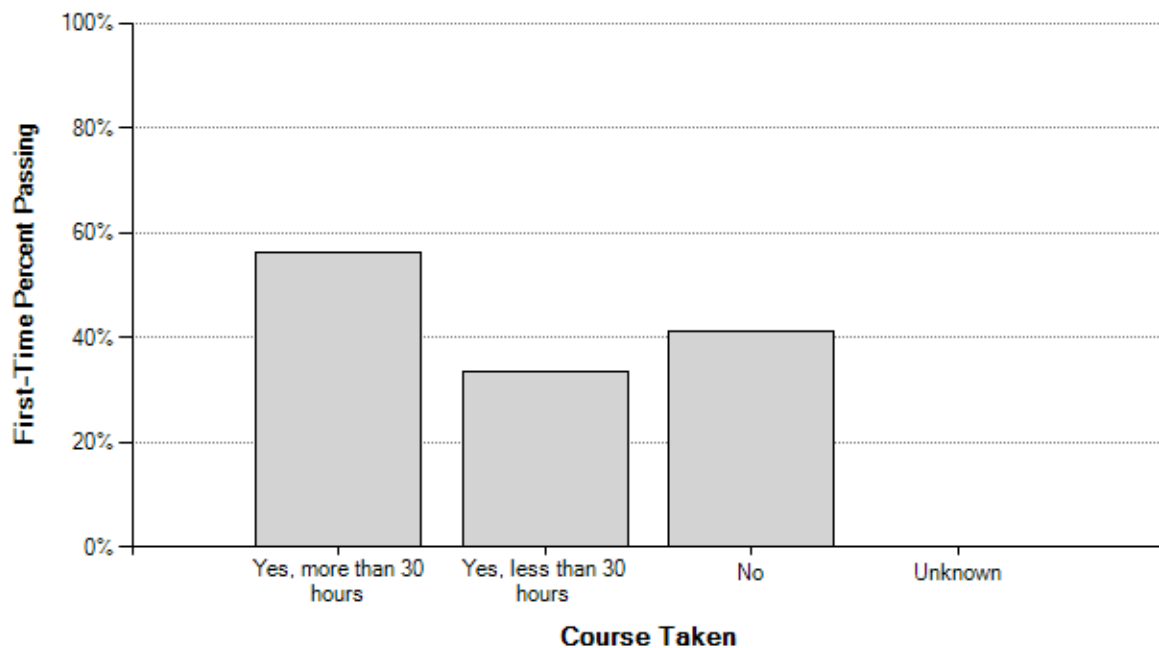


Table 16. Insurance Service Representative Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	0	-	-	-	-
Between \$50,000 and \$100,000	9	66.7	6	72.44	10.76
Between \$25,000 and \$50,000	33	45.5	15	68.76	11.36
Less than \$25,000	22	40.9	9	64.14	12.78
No response	10	0.0	0	16.90	17.54

Figure 13. Insurance Service Representative Percent Passing by Income Level

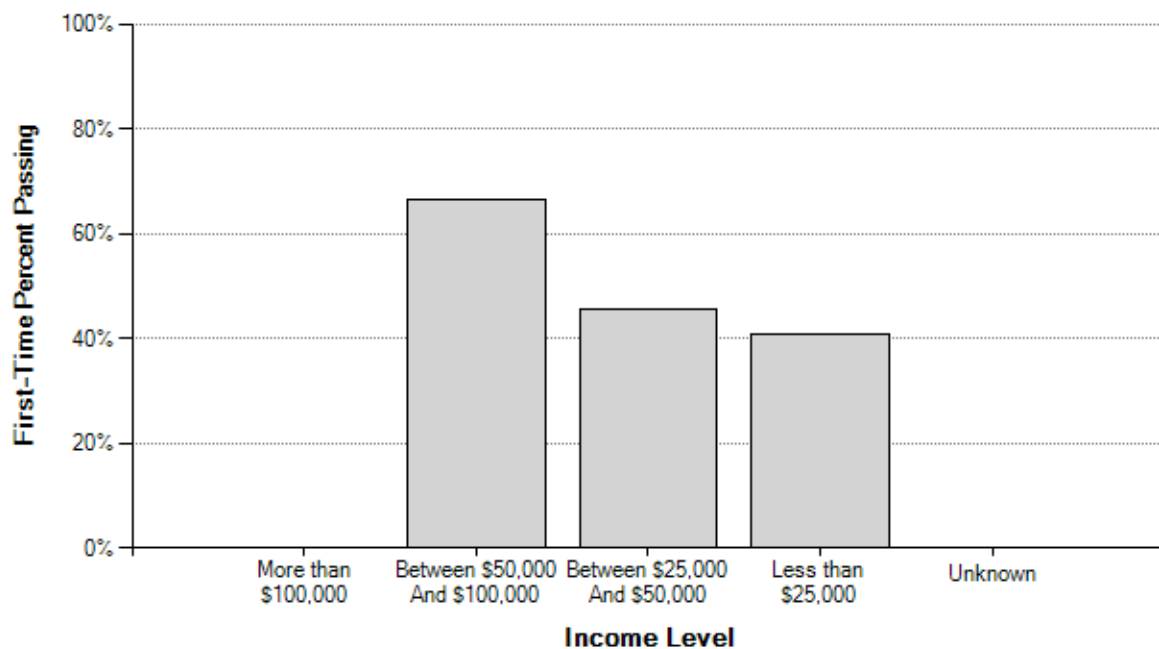


Table 17. Insurance Service Representative Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	26	34.6	9	64.96	9.41
Between 31 and 50 hours	26	53.8	14	69.31	14.32
Between 51 and 70 hours	8	62.5	5	70.38	9.38
More than 70 hours	4	50.0	2	69.50	15.46
No response	10	0.0	0	16.90	17.54

Figure 14. Insurance Service Representative Percent Passing by Total Hours Spent Studying

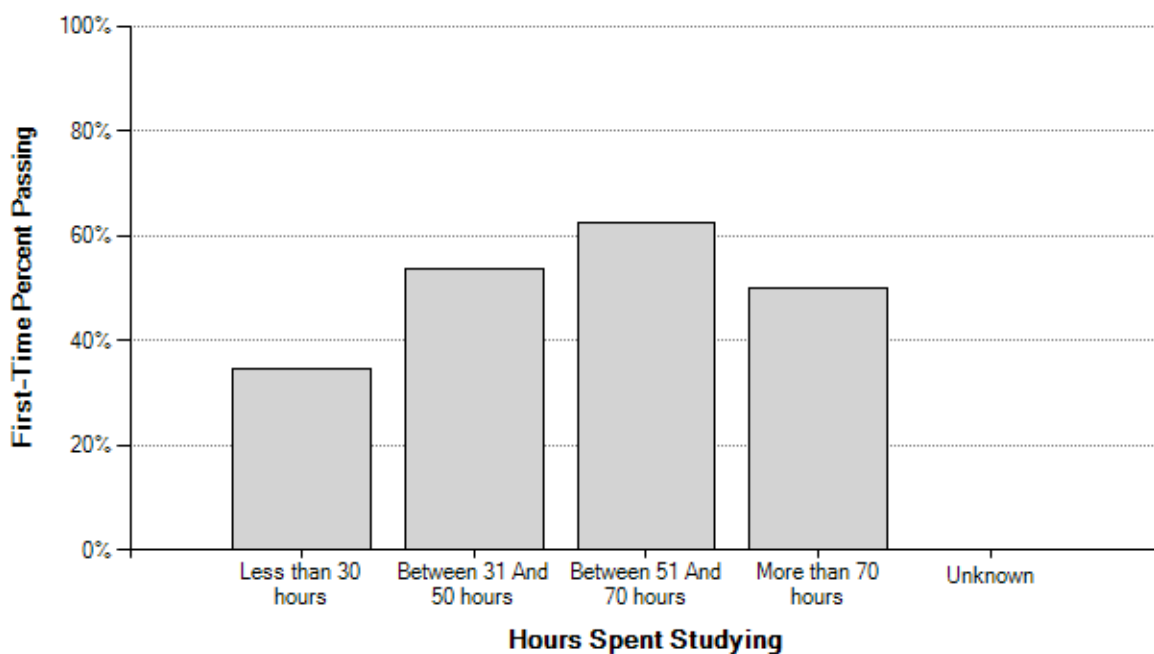


Table 18. Insurance Service Representative Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	56	48.2	27	67.84	11.53
Spanish	4	50.0	2	66.75	22.77
Other	4	25.0	1	66.50	6.56
Choose not to respond	0	-	-	-	-
No response	10	0.0	0	16.90	17.54

Figure 15. Insurance Service Representative Percent Passing by Primary Language

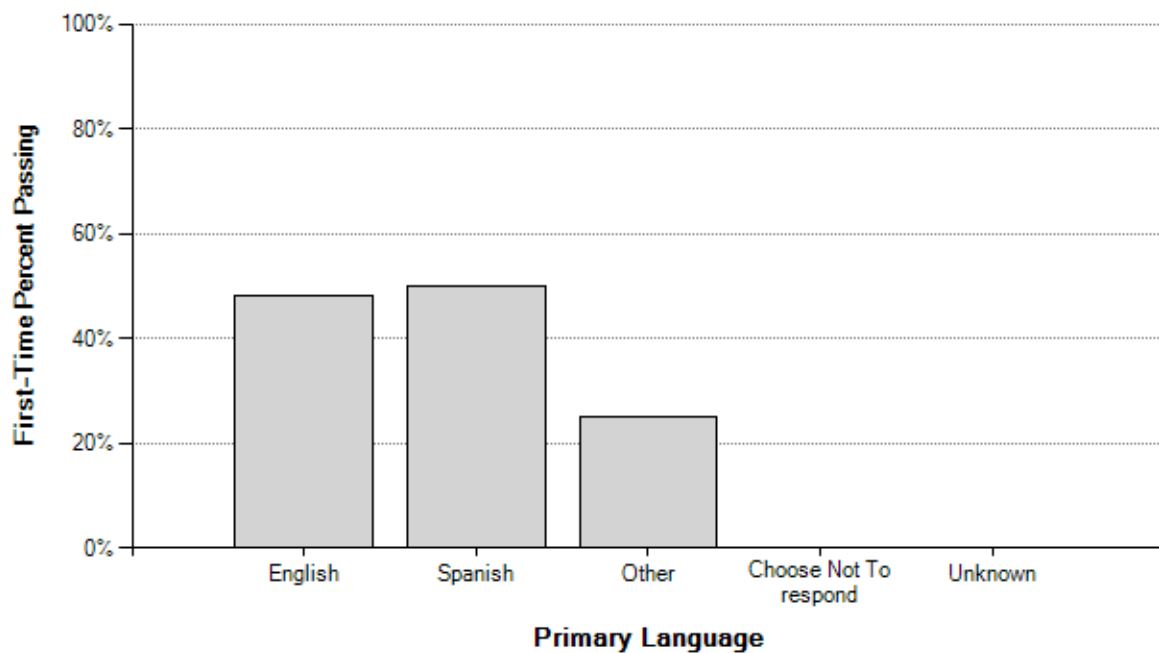


Table 19. Insurance Service Representative Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	1	0.0	0	69.00	
High school diploma or equivalent	30	53.3	16	69.23	11.76
Two-year college degree (Associate's Degree)	14	21.4	3	61.79	10.11
Four-year college degree (Bachelor's Degree)	13	61.5	8	71.62	12.73
Advanced college degree (Master's degree or Doctorate)	5	40.0	2	63.60	14.64
Choose not to respond	1	100.0	1	72.00	
No response	10	0.0	0	16.90	17.54

Figure 16. Insurance Service Representative Percent Passing by Education Level

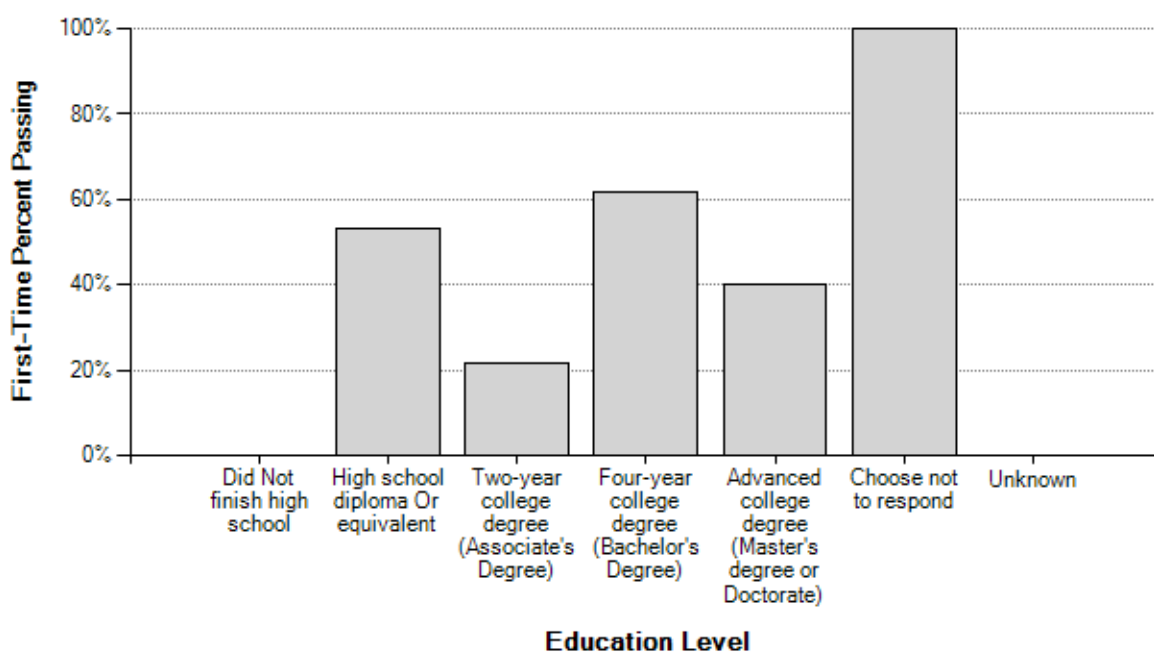


Table 20. Insurance Service Representative Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	5	40.0	2	60.40	12.52
I completed an insurance course at a college or university.	1	0.0	0	65.00	
I attended classroom preparation from an exam preparation school.	7	71.4	5	75.29	5.68
I completed an online course.	24	50.0	12	68.04	12.98
I bought and used a study guide or study manual.	17	47.1	8	68.82	12.10
I took the exam without taking a course or studying.	4	25.0	1	63.50	10.63
Other	6	33.3	2	63.50	12.24
No response	10	0.0	0	16.90	17.54

Figure 17. Insurance Service Representative Percent Passing by Preparation Method

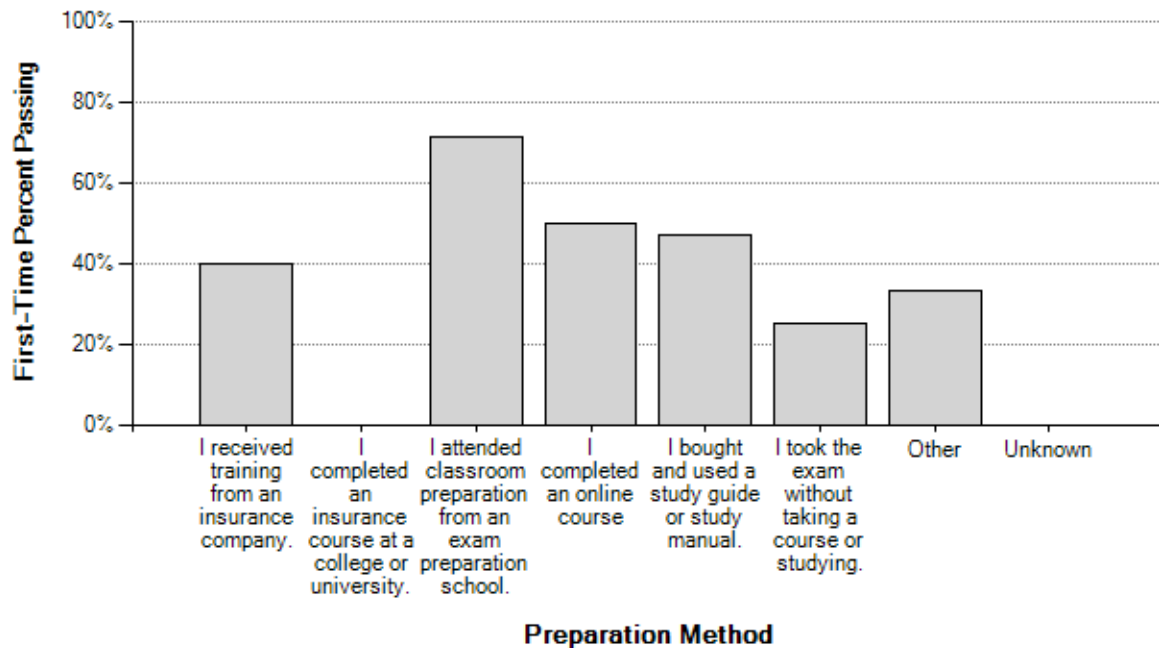
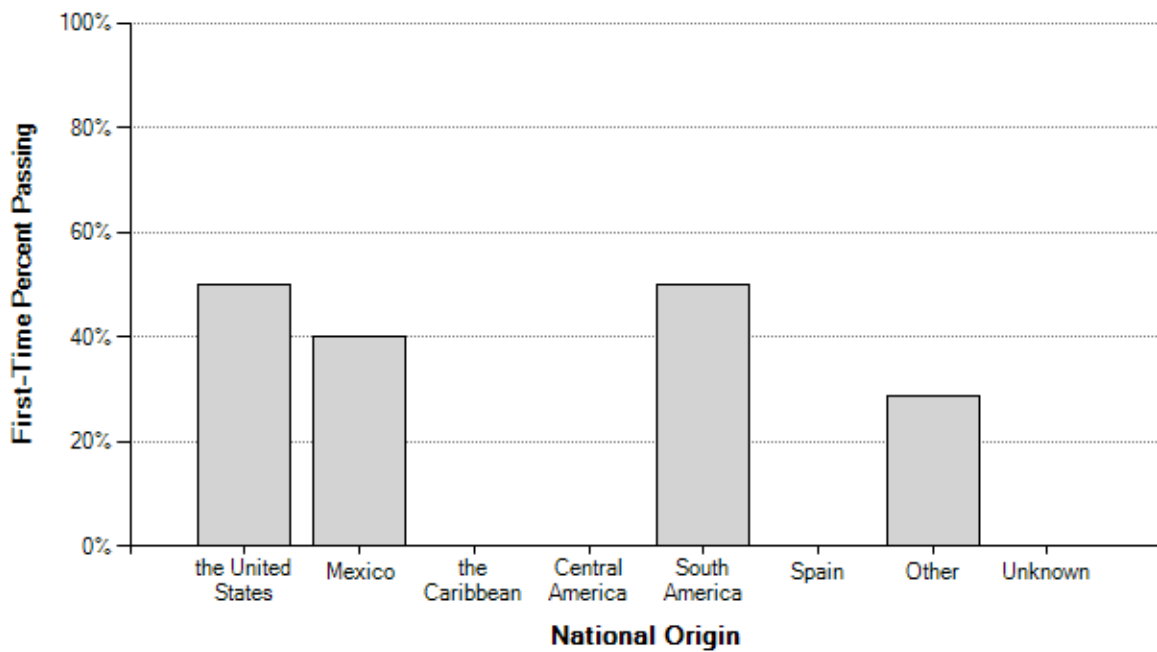


Table 21. Insurance Service Representative Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	50	50.0	25	68.40	11.09
Mexico	5	40.0	2	65.00	18.53
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	2	50.0	1	55.00	24.04
Spain	0	-	-	-	-
Other	7	28.6	2	68.14	10.35
No response	10	0.0	0	16.90	17.54

Figure 18. Insurance Service Representative Percent Passing by National Origin



General Lines – Life, Accident and Health

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 22. General Lines – Life, Accident and Health Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	20,375	67.1	13,669	73.55	13.79

Table 23. General Lines – Life, Accident and Health Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	9,574	71.2	6,821	75.04	13.50
Women	10,362	63.4	6,567	72.28	13.77
Choose not to respond	276	69.2	191	73.50	14.35
No response	163	55.2	90	66.56	19.90

Figure 19. General Lines – Life, Accident and Health Percent Passing by Gender

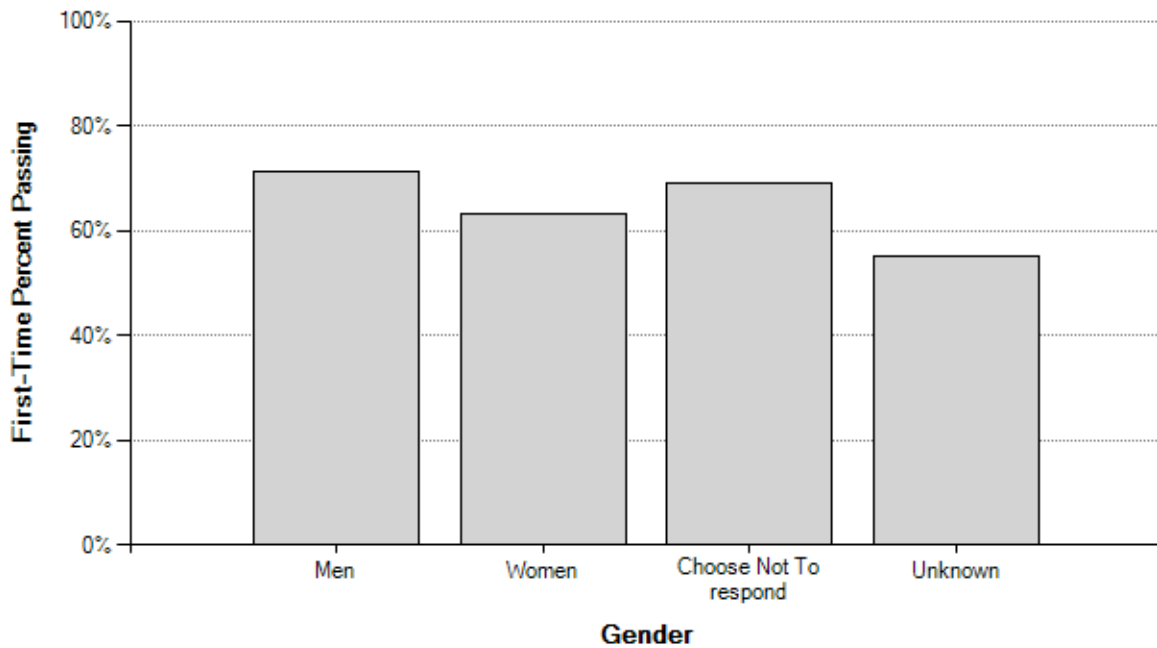


Table 24. General Lines – Life, Accident and Health Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1,448	63.0	912	72.16	15.07
Black	3,479	57.0	1,984	69.97	14.15
Hispanic	5,293	55.3	2,925	69.51	13.95
Native American	130	67.7	88	73.51	13.64
White	8,162	80.4	6,559	78.21	11.51
Other	823	62.1	511	71.88	14.42
Choose not to respond	824	68.9	568	74.08	13.56
No response	216	56.5	122	67.65	18.51

Figure 20. General Lines – Life, Accident and Health Percent Passing by Ethnicity

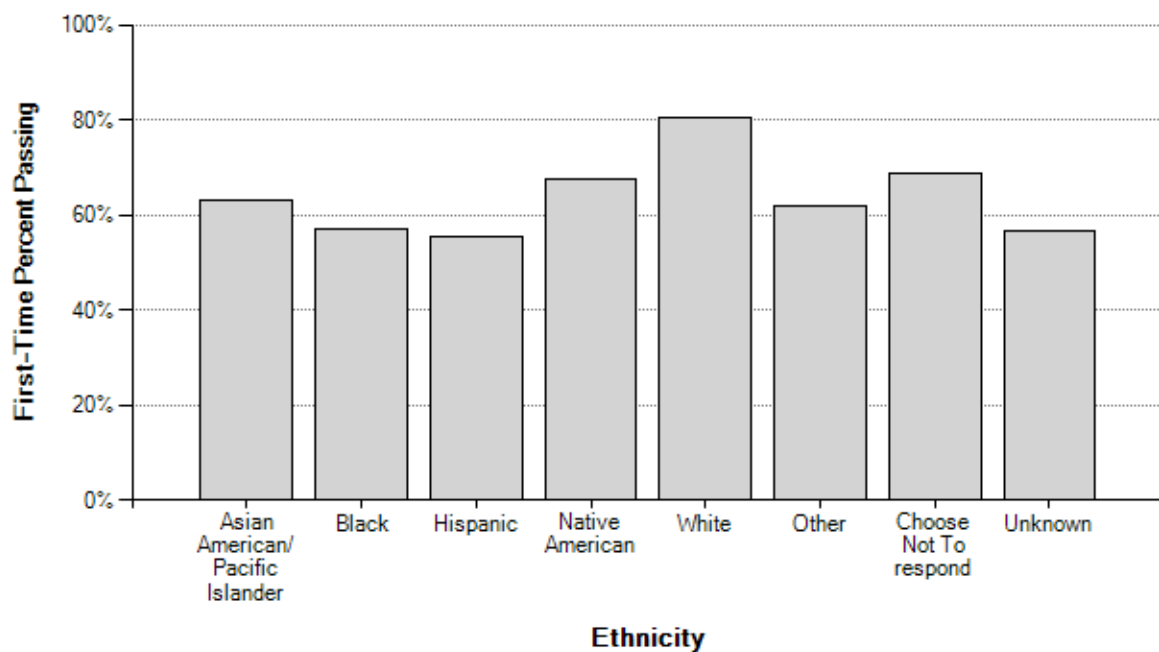


Table 25. General Lines – Life, Accident and Health Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	11,919	70.4	8,395	74.77	13.09
Yes, less than 30 hours	6,575	65.6	4,316	72.91	14.03
No	1,651	50.4	832	68.14	15.26
No response	230	54.8	126	67.30	18.32

Figure 21. General Lines – Life, Accident and Health Percent Passing by Course Taken

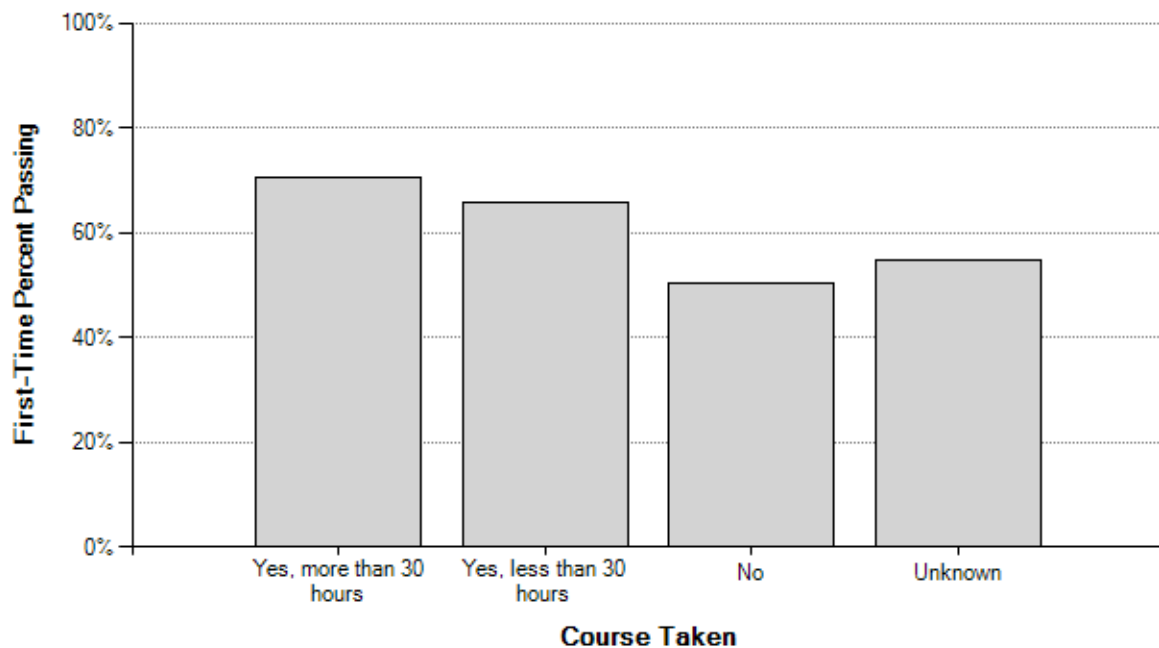


Table 26. General Lines – Life, Accident and Health Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	1,607	87.3	1,403	80.82	11.00
Between \$50,000 and \$100,000	4,695	79.0	3,707	77.73	11.70
Between \$25,000 and \$50,000	6,530	65.9	4,301	73.15	13.31
Less than \$25,000	7,204	56.2	4,051	69.72	14.44
No response	339	61.1	207	69.96	17.32

Figure 22. General Lines – Life, Accident and Health Percent Passing by Income Level

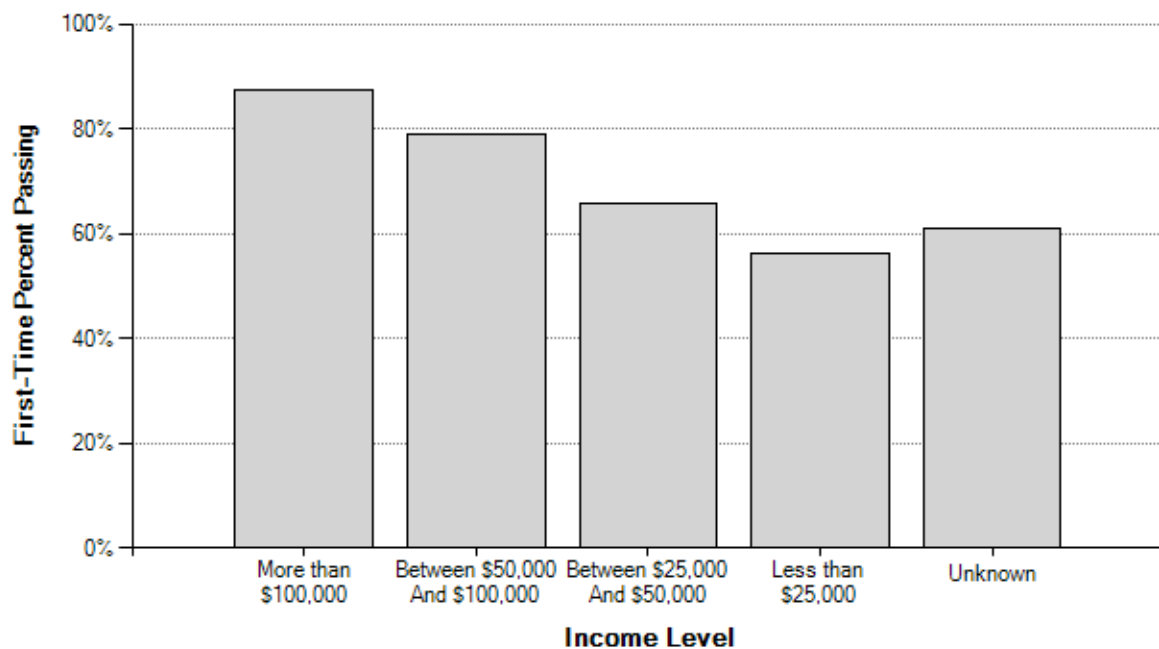


Table 27. General Lines – Life, Accident and Health Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	6,302	59.3	3,736	71.02	14.56
Between 31 and 50 hours	8,837	71.3	6,305	75.02	12.97
Between 51 and 70 hours	2,923	71.2	2,080	74.98	13.21
More than 70 hours	2,035	68.4	1,391	73.77	13.46
No response	278	56.5	157	67.37	18.72

Figure 23. General Lines – Life, Accident and Health Percent Passing by Total Hours Spent Studying

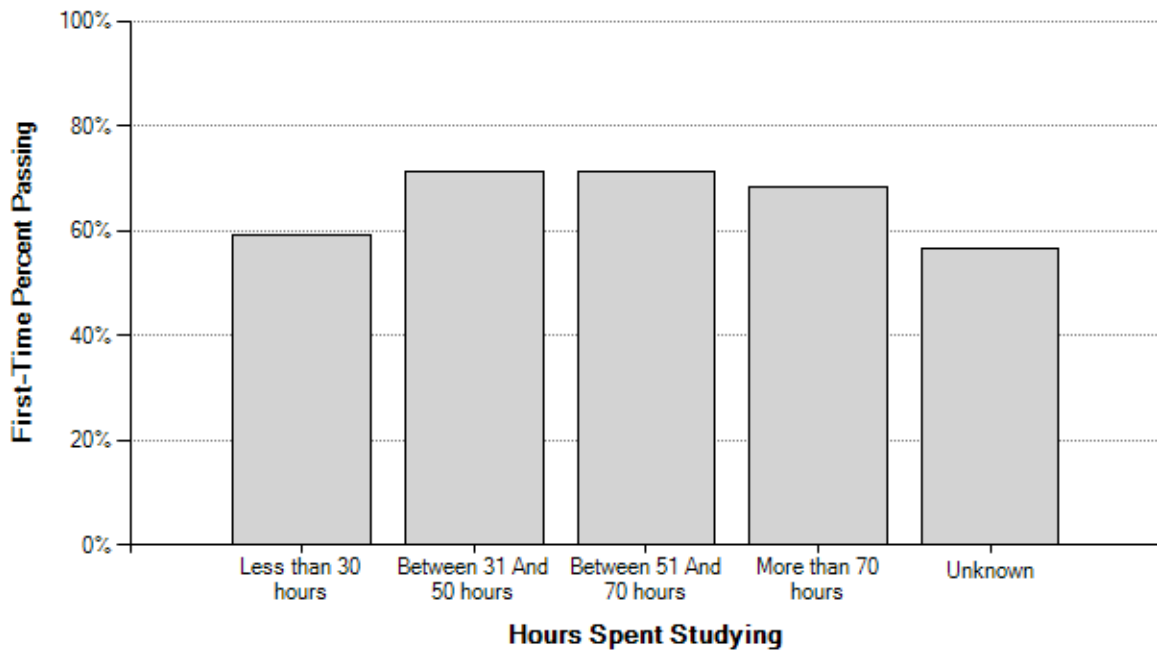


Table 28. General Lines – Life, Accident and Health Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	18,012	68.5	12,333	74.08	13.40
Spanish	949	51.5	489	67.89	14.75
Other	962	60.8	585	71.10	16.14
Choose not to respond	201	57.2	115	70.56	15.41
No response	251	58.6	147	68.20	18.51

Figure 24. General Lines – Life, Accident and Health Percent Passing by Primary Language

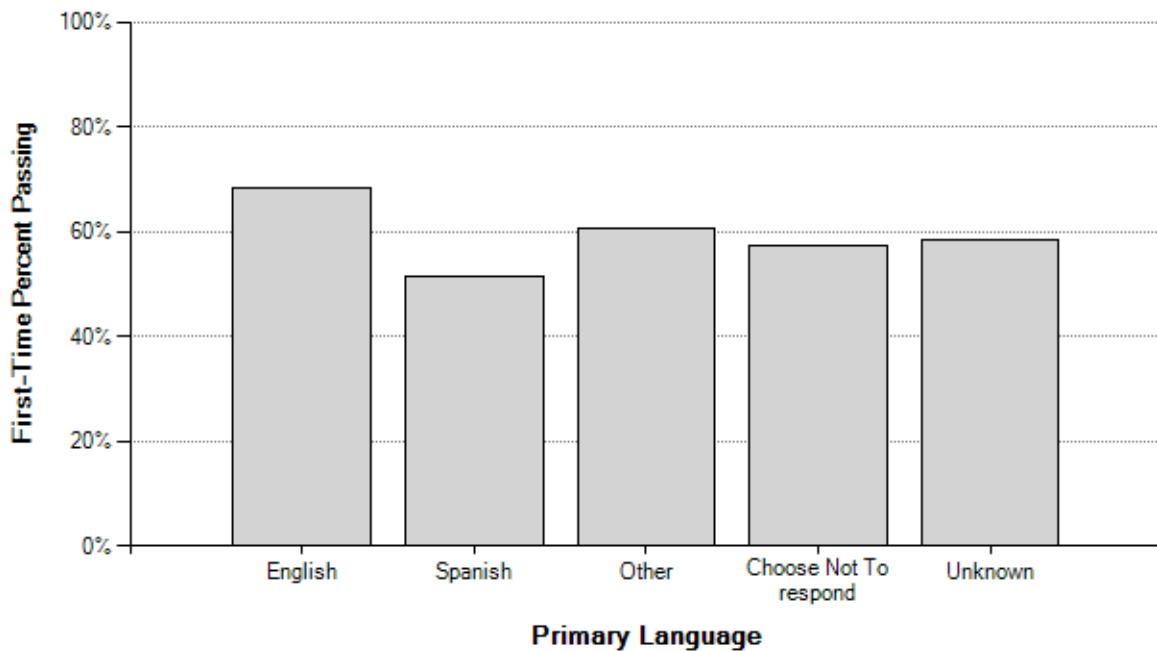


Table 29. General Lines – Life, Accident and Health Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	160	41.3	66	62.18	17.65
High school diploma or equivalent	7,114	57.0	4,053	69.97	14.17
Two-year college degree (Associate's Degree)	3,429	62.1	2,128	71.88	13.54
Four-year college degree (Bachelor's Degree)	6,592	76.6	5,052	76.89	12.20
Advanced college degree (Master's degree or Doctorate)	2,101	84.7	1,780	80.14	11.25
Choose not to respond	719	61.5	442	71.67	13.84
No response	260	56.9	148	67.71	18.35

Figure 25. General Lines – Life, Accident and Health Percent Passing by Education Level

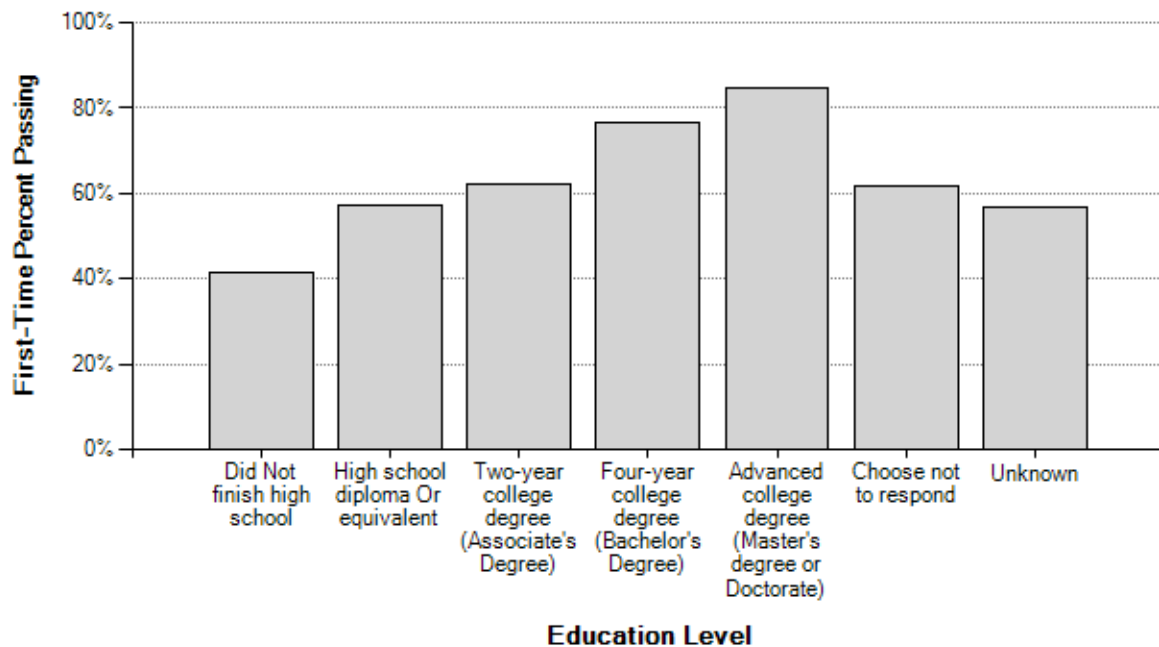


Table 30. General Lines – Life, Accident and Health Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	1,698	52.0	883	68.15	14.56
I completed an insurance course at a college or university.	148	45.9	68	67.07	13.69
I attended classroom preparation from an exam preparation school.	2,058	71.8	1,478	74.42	11.44
I completed an online course.	11,836	74.0	8,753	76.07	12.89
I bought and used a study guide or study manual.	3,112	57.4	1,787	70.43	14.04
I took the exam without taking a course or studying.	273	31.9	87	61.44	15.21
Other	951	46.8	445	66.34	15.24
No response	299	56.2	168	67.92	17.95

Figure 26. General Lines – Life, Accident and Health Percent Passing by Preparation Method

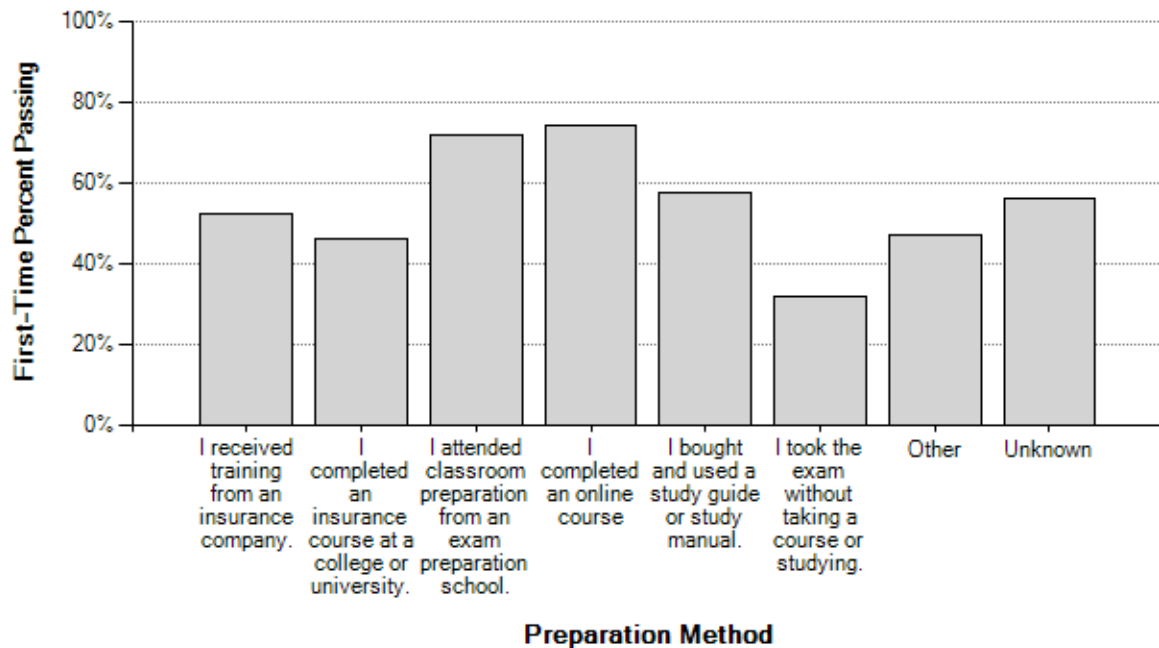


Table 31. General Lines – Life, Accident and Health Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	16,559	68.2	11,299	74.03	13.38
Mexico	706	57.4	405	69.82	13.98
the Caribbean	139	71.2	99	73.81	12.94
Central America	114	54.4	62	70.11	14.21
South America	145	60.7	88	72.78	14.08
Spain	13	76.9	10	78.85	9.76
Other	2,388	63.9	1,527	72.17	15.40
No response	311	57.6	179	68.18	18.36

Figure 27. General Lines – Life, Accident and Health Percent Passing by National Origin

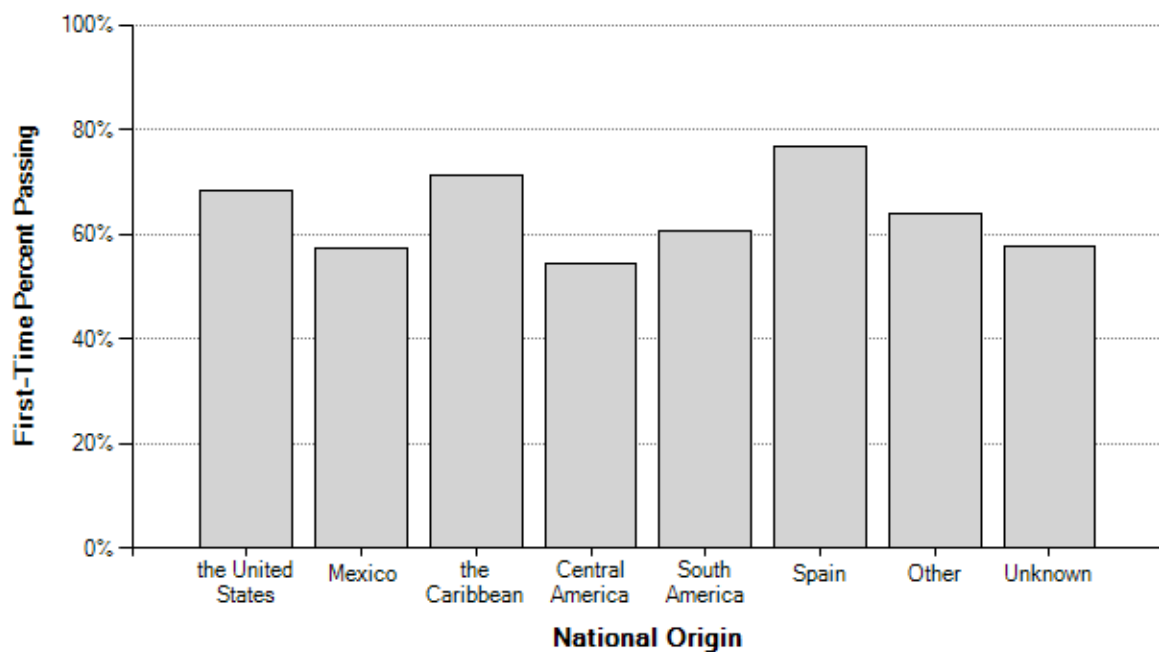


Table 32. General Lines – Life, Accident and Health Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Asian American / Pacific Islander	702	67.8	476	73.55	14.88
	Black	1,487	58.1	864	70.14	14.61
	Hispanic	2,378	60.8	1,447	71.47	13.82
	Native American	65	70.8	46	74.22	13.80
	White	4,251	82.7	3,515	79.22	11.07
	Other	357	61.9	221	71.82	14.95
	Choose not to respond	304	76.0	231	75.88	13.40
	No response	30	70.0	21	73.63	13.27
Women	Asian American / Pacific Islander	735	58.2	428	70.79	15.04
	Black	1,987	56.3	1,118	69.86	13.77
	Hispanic	2,907	50.6	1,471	67.89	13.85
	Native American	65	64.6	42	72.80	13.54
	White	3,899	77.9	3,036	77.11	11.87
	Other	458	62.2	285	71.96	13.95
	Choose not to respond	288	61.5	177	72.66	13.21
	No response	23	43.5	10	66.09	13.69
Choose not to respond	Asian American / Pacific Islander	10	70.0	7	73.90	22.56
	Black	3	33.3	1	61.67	29.01
	Hispanic	8	87.5	7	76.50	10.69
	Native American	0	-	-	-	-
	White	10	60.0	6	74.30	11.81
	Other	8	62.5	5	70.63	17.90
	Choose not to respond	231	68.8	159	73.39	13.96
	No response	6	100.0	6	81.83	7.47
No response	Asian American / Pacific Islander	1	100.0	1	88.00	
	Black	2	50.0	1	59.00	33.94
	Hispanic	0	-	-	-	-
	Native American	0	-	-	-	-
	White	2	100.0	2	79.00	5.66
	Other	0	-	-	-	-
	Choose not to respond	1	100.0	1	92.00	
	No response	157	54.1	85	66.20	19.85

Figure 28. General Lines – Life, Accident and Health Percent Passing by Ethnicity within Gender

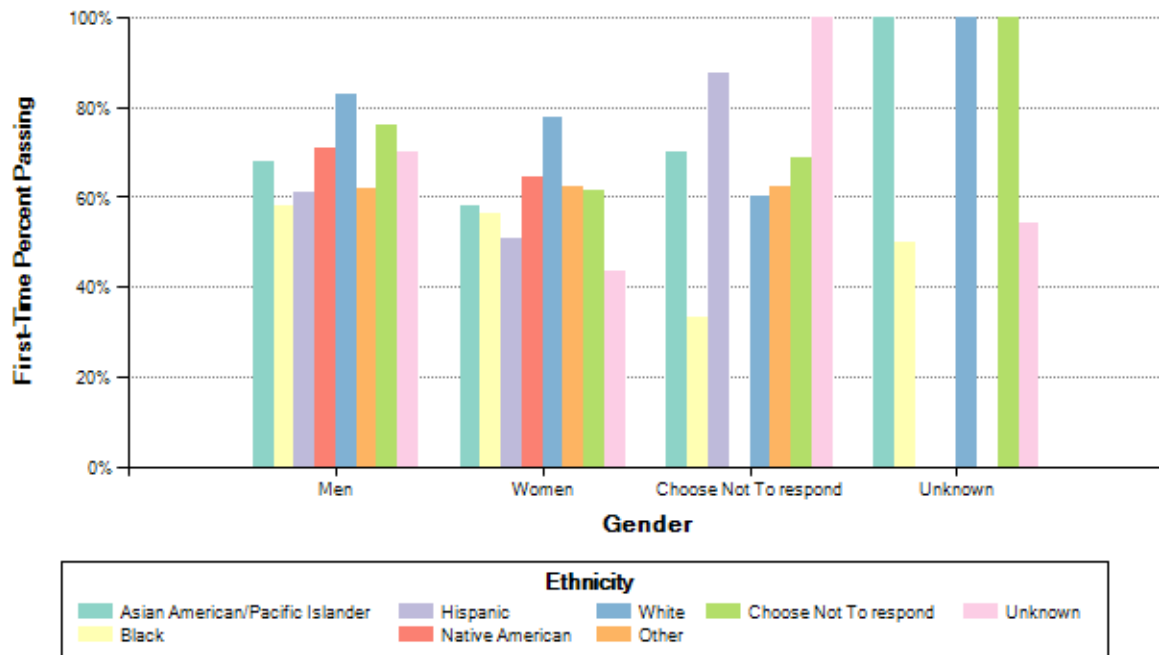


Table 33. General Lines – Life, Accident and Health Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Did not finish high school	76	42.1	32	62.32	18.88
	High school diploma or equivalent	2,910	61.1	1,777	71.30	14.21
	Two-year college degree (Associate's Degree)	1,417	64.6	916	72.83	13.86
	Four-year college degree (Bachelor's Degree)	3,704	78.1	2,894	77.47	12.01
	Advanced college degree (Master's degree or Doctorate)	1,134	86.5	981	80.88	11.08
	Choose not to respond	276	66.3	183	73.34	13.51
	No response	57	66.7	38	71.07	15.07
Women	Did not finish high school	79	38.0	30	61.56	16.48
	High school diploma or equivalent	4,165	54.2	2,257	69.05	14.04
	Two-year college degree (Associate's Degree)	1,982	60.1	1,192	71.19	13.29
	Four-year college degree (Bachelor's Degree)	2,830	74.6	2,110	76.11	12.43
	Advanced college degree (Master's degree or Doctorate)	944	82.6	780	79.26	11.34
	Choose not to respond	331	56.5	187	70.13	13.66
	No response	31	35.5	11	63.81	15.84
Choose not to respond	Did not finish high school	5	80.0	4	69.80	17.81
	High school diploma or equivalent	39	48.7	19	67.79	17.49
	Two-year college degree (Associate's Degree)	28	67.9	19	72.21	11.89
	Four-year college degree (Bachelor's Degree)	55	81.8	45	77.16	11.87
	Advanced college degree (Master's degree or Doctorate)	22	81.8	18	78.91	13.97
	Choose not to respond	111	64.9	72	72.46	14.37
	No response	16	87.5	14	78.06	12.39
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	2	50.0	1	74.50	12.02
	Four-year college degree (Bachelor's Degree)	3	100.0	3	83.33	8.50
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	88.00	
	Choose not to respond	1	0.0	0	35.00	
	No response	156	54.5	85	66.20	19.91

Figure 29. General Lines – Life, Accident and Health Percent Passing by Education Level within Gender

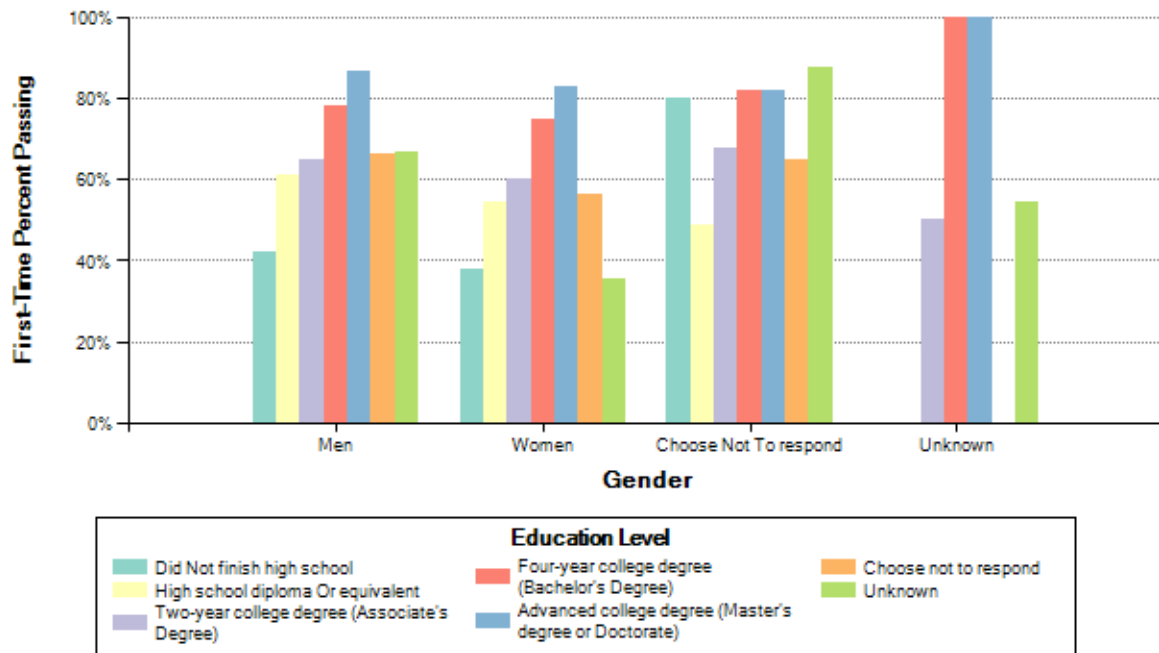


Table 34. General Lines – Life, Accident and Health Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Yes, more than 30 hours	5,538	75.1	4,160	76.39	12.73
	Yes, less than 30 hours	3,222	68.9	2,219	74.07	13.97
	No	777	54.2	421	69.60	15.07
	No response	37	56.8	21	70.95	12.63
Women	Yes, more than 30 hours	6,246	66.3	4,139	73.34	13.24
	Yes, less than 30 hours	3,266	62.3	2,036	71.71	14.02
	No	820	46.2	379	66.81	15.16
	No response	30	43.3	13	64.77	15.24
Choose not to respond	Yes, more than 30 hours	128	71.1	91	74.60	13.32
	Yes, less than 30 hours	87	70.1	61	74.97	12.87
	No	54	59.3	32	67.28	17.64
	No response	7	100.0	7	83.29	7.02
No response	Yes, more than 30 hours	7	71.4	5	74.57	19.43
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	156	54.5	85	66.20	19.91

Figure 30. General Lines – Life, Accident and Health Percent Passing by Course Taken within Gender

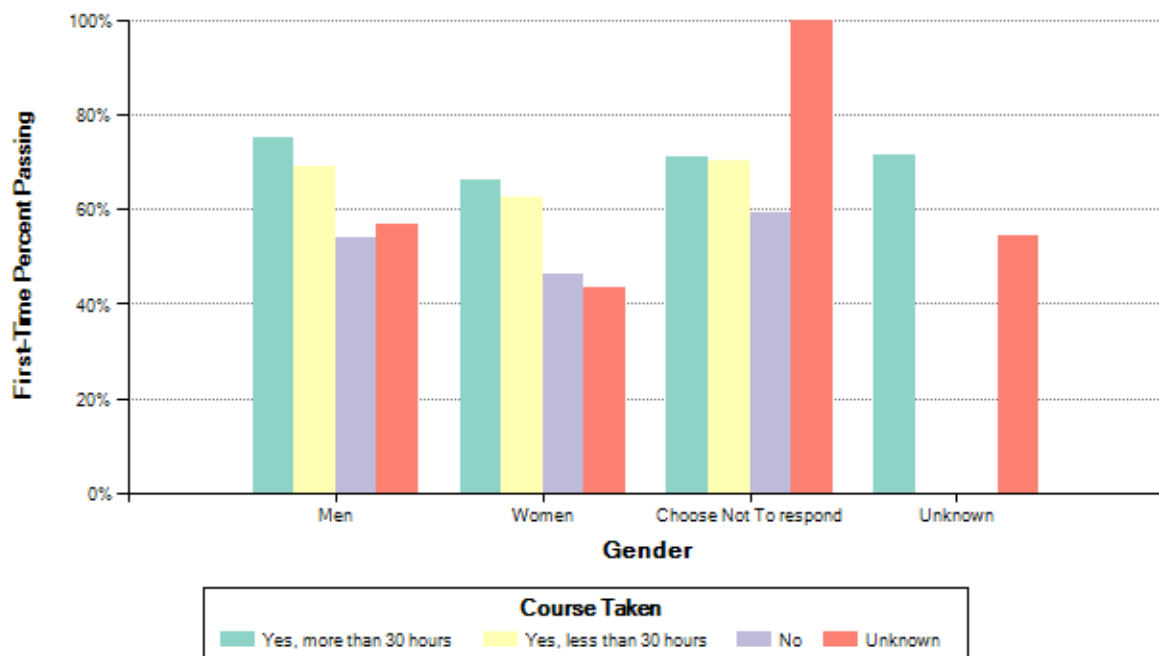


Table 35. General Lines – Life, Accident and Health Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	I received training from an insurance company.	751	56.5	424	69.41	14.61
	I completed an insurance course at a college or university.	49	49.0	24	67.65	13.76
	I attended classroom preparation from an exam preparation school.	744	75.1	559	75.22	11.46
	I completed an online course.	5,993	77.7	4,654	77.48	12.38
	I bought and used a study guide or study manual.	1,468	60.3	885	71.53	14.05
	I took the exam without taking a course or studying.	163	36.2	59	62.34	16.49
	Other	340	51.5	175	67.21	15.55
	No response	66	62.1	41	70.00	14.71
Women	I received training from an insurance company.	928	48.1	446	67.06	14.46
	I completed an insurance course at a college or university.	97	44.3	43	66.74	13.69
	I attended classroom preparation from an exam preparation school.	1,288	69.9	900	73.97	11.41
	I completed an online course.	5,733	70.1	4,017	74.58	13.21
	I bought and used a study guide or study manual.	1,612	54.7	881	69.40	14.00
	I took the exam without taking a course or studying.	103	25.2	26	60.19	13.14
	Other	541	42.1	228	65.38	14.75
	No response	60	43.3	26	66.73	16.33
Choose not to respond	I received training from an insurance company.	19	68.4	13	71.53	13.93
	I completed an insurance course at a college or university.	2	50.0	1	68.50	20.51
	I attended classroom preparation from an exam preparation school.	26	73.1	19	73.81	10.90
	I completed an online course.	105	74.3	78	76.69	13.97
	I bought and used a study guide or study manual.	31	67.7	21	73.03	9.99
	I took the exam without taking a course or studying.	7	28.6	2	58.71	12.08
	Other	69	59.4	41	69.41	16.94
	No response	17	94.1	16	79.76	9.76
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	5	80.0	4	80.80	10.43
	I bought and used a study guide or study manual.	1	0.0	0	35.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	83.00	
	No response	156	54.5	85	66.20	19.91

Figure 31. General Lines – Life, Accident and Health Percent Passing by Preparation Method within Gender

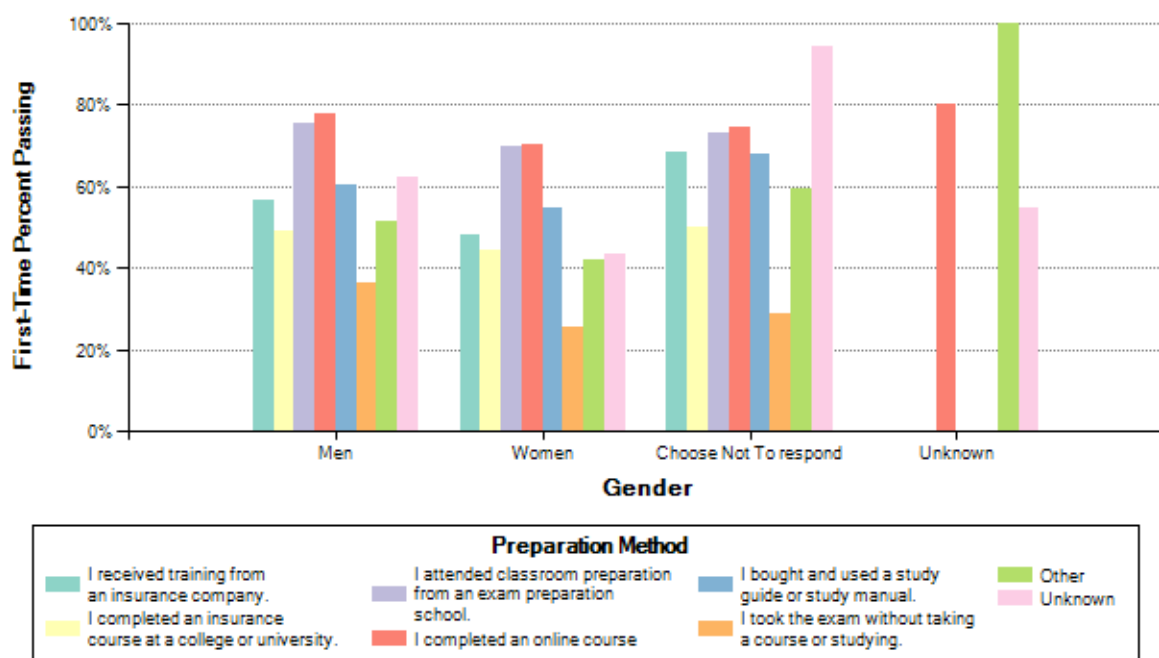


Table 36. General Lines – Life, Accident and Health Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	the United States	7,855	72.3	5,677	75.51	13.10
	Mexico	295	62.7	185	71.82	13.83
	the Caribbean	64	73.4	47	73.64	13.45
	Central America	62	58.1	36	70.18	16.09
	South America	73	69.9	51	75.34	13.26
	Spain	6	83.3	5	78.00	10.86
	Other	1,150	67.6	777	73.18	15.36
	No response	69	62.3	43	70.75	16.12
Women	the United States	8,515	64.5	5,493	72.67	13.46
	Mexico	408	53.7	219	68.48	13.86
	the Caribbean	73	71.2	52	74.27	12.60
	Central America	52	50.0	26	70.02	11.75
	South America	72	51.4	37	70.18	14.50
	Spain	6	66.7	4	77.00	7.32
	Other	1,177	60.2	708	71.17	15.45
	No response	59	47.5	28	65.90	17.68
Choose not to respond	the United States	183	68.3	125	73.57	14.52
	Mexico	3	33.3	1	55.33	21.13
	the Caribbean	2	0.0	0	62.50	3.54
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	1	100.0	1	95.00	
	Other	60	68.3	41	72.17	14.11
	No response	27	85.2	23	78.07	11.24
No response	the United States	6	66.7	4	72.33	20.27
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	88.00	
	No response	156	54.5	85	66.20	19.91

Figure 32. General Lines – Life, Accident and Health Percent Passing by National Origin within Gender

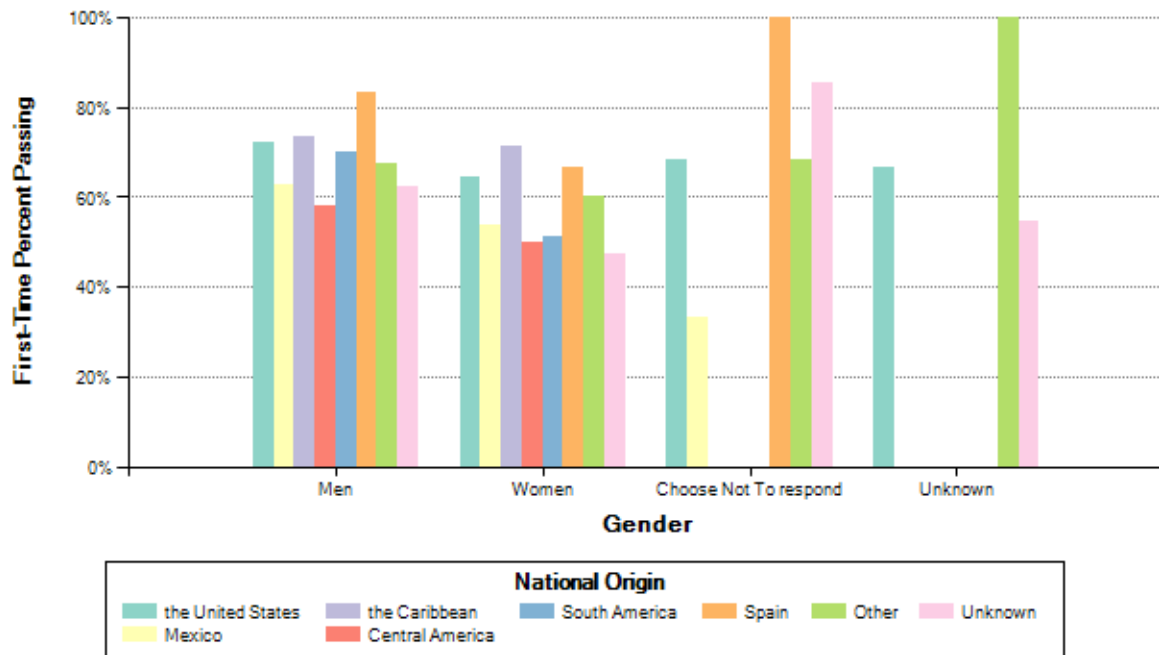


Table 37. General Lines – Life, Accident and Health Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	15	60.0	9	64.93	19.20
	High school diploma or equivalent	251	45.0	113	65.14	15.95
	Two-year college degree (Associate's Degree)	195	50.3	98	66.90	15.62
	Four-year college degree (Bachelor's Degree)	570	65.6	374	73.55	14.08
	Advanced college degree (Master's degree or Doctorate)	362	80.9	293	78.69	12.04
	Choose not to respond	50	42.0	21	67.12	13.95
	No response	5	80.0	4	71.00	19.85
Black	Did not finish high school	15	20.0	3	51.13	16.53
	High school diploma or equivalent	1,260	44.4	560	65.82	14.23
	Two-year college degree (Associate's Degree)	658	52.6	346	68.58	13.44
	Four-year college degree (Bachelor's Degree)	993	67.0	665	73.22	13.42
	Advanced college degree (Master's degree or Doctorate)	434	78.1	339	77.36	11.62
	Choose not to respond	106	62.3	66	70.56	12.56
	No response	13	38.5	5	63.08	14.82
Hispanic	Did not finish high school	62	29.0	18	57.68	16.83
	High school diploma or equivalent	2,503	48.1	1,205	67.12	14.13
	Two-year college degree (Associate's Degree)	1,024	52.6	539	68.75	13.41
	Four-year college degree (Bachelor's Degree)	1,289	67.6	872	73.75	12.56
	Advanced college degree (Master's degree or Doctorate)	270	79.3	214	77.62	10.97
	Choose not to respond	135	53.3	72	68.67	13.92
	No response	10	50.0	5	68.00	15.33
Native American	Did not finish high school	2	100.0	2	83.50	12.02
	High school diploma or equivalent	54	70.4	38	72.52	15.01
	Two-year college degree (Associate's Degree)	25	56.0	14	71.28	15.68
	Four-year college degree (Bachelor's Degree)	38	73.7	28	75.89	11.14
	Advanced college degree (Master's degree or Doctorate)	8	75.0	6	77.38	6.35
	Choose not to respond	3	0.0	0	62.67	5.86
	No response	0	-	-	-	-
White	Did not finish high school	51	58.8	30	70.22	15.37
	High school diploma or equivalent	2,701	72.4	1,955	75.07	12.35
	Two-year college degree (Associate's Degree)	1,258	76.5	962	77.10	11.51
	Four-year college degree (Bachelor's Degree)	3,175	86.0	2,732	80.22	10.12
	Advanced college degree (Master's degree or Doctorate)	787	93.5	736	83.68	8.99
	Choose not to respond	175	74.9	131	75.83	13.38
	No response	15	86.7	13	78.27	11.45

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Other	Did not finish high school	11	18.2	2	57.73	16.11
	High school diploma or equivalent	194	51.0	99	68.62	13.94
	Two-year college degree (Associate's Degree)	147	59.9	88	69.91	15.20
	Four-year college degree (Bachelor's Degree)	275	68.0	187	73.63	13.16
	Advanced college degree (Master's degree or Doctorate)	143	76.9	110	77.12	13.80
	Choose not to respond	47	48.9	23	69.83	15.67
	No response	6	33.3	2	62.83	13.69
Choose not to respond	Did not finish high school	4	50.0	2	62.00	18.96
	High school diploma or equivalent	147	55.1	81	69.35	14.38
	Two-year college degree (Associate's Degree)	116	65.5	76	72.43	11.37
	Four-year college degree (Bachelor's Degree)	242	77.7	188	76.79	12.52
	Advanced college degree (Master's degree or Doctorate)	96	84.4	81	80.96	12.38
	Choose not to respond	203	63.5	129	72.35	13.53
	No response	16	68.8	11	71.94	17.80
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	4	50.0	2	70.75	6.02
	Two-year college degree (Associate's Degree)	6	83.3	5	76.83	7.49
	Four-year college degree (Bachelor's Degree)	10	60.0	6	74.80	11.95
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	73.00	
	Choose not to respond	0	-	-	-	-
	No response	195	55.4	108	66.91	19.10

Figure 33. General Lines – Life, Accident and Health Percent Passing by Education Level within Ethnicity

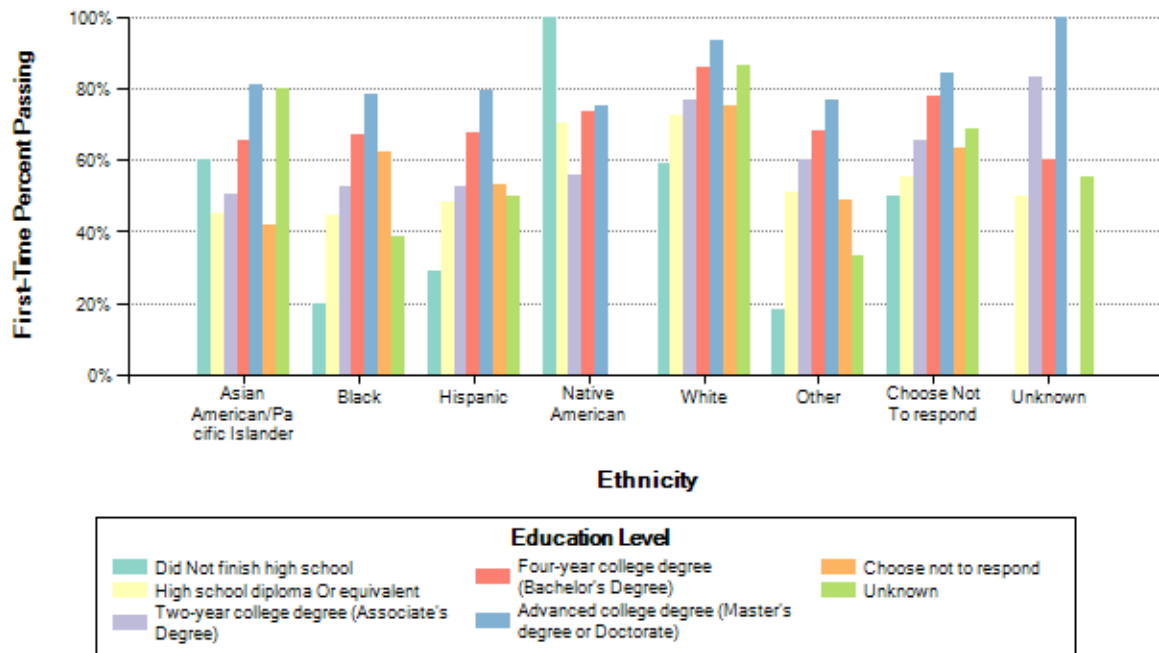


Table 38. General Lines – Life, Accident and Health Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	867	67.8	588	73.62	14.87
	Yes, less than 30 hours	419	58.2	244	70.52	14.80
	No	156	49.4	77	68.62	16.13
	No response	6	50.0	3	67.17	8.91
Black	Yes, more than 30 hours	2,189	59.9	1,312	71.11	13.40
	Yes, less than 30 hours	1,011	56.2	568	69.29	14.94
	No	274	37.2	102	63.38	15.09
	No response	5	40.0	2	66.00	15.95
Hispanic	Yes, more than 30 hours	3,092	59.8	1,850	71.12	13.26
	Yes, less than 30 hours	1,727	52.2	902	68.18	14.40
	No	466	36.1	168	63.68	14.57
	No response	8	62.5	5	75.88	13.80
Native American	Yes, more than 30 hours	82	68.3	56	74.27	12.84
	Yes, less than 30 hours	43	65.1	28	71.19	15.18
	No	5	80.0	4	81.00	10.05
	No response	0	-	-	-	-
White	Yes, more than 30 hours	4,742	83.0	3,938	79.13	10.99
	Yes, less than 30 hours	2,847	78.4	2,233	77.50	11.75
	No	563	68.0	383	74.19	13.24
	No response	10	50.0	5	68.40	11.71
Other	Yes, more than 30 hours	482	64.3	310	73.16	13.92
	Yes, less than 30 hours	259	62.5	162	71.17	14.56
	No	81	48.1	39	66.79	15.68
	No response	1	0.0	0	56.00	
Choose not to respond	Yes, more than 30 hours	454	73.6	334	75.75	12.65
	Yes, less than 30 hours	264	66.7	176	73.89	13.15
	No	102	54.9	56	67.25	16.08
	No response	4	50.0	2	70.25	20.25
No response	Yes, more than 30 hours	11	63.6	7	73.18	6.01
	Yes, less than 30 hours	5	60.0	3	76.80	11.69
	No	4	75.0	3	76.75	14.82
	No response	196	55.6	109	66.92	19.06

Figure 34. General Lines – Life, Accident and Health Percent Passing by Course Taken within Ethnicity

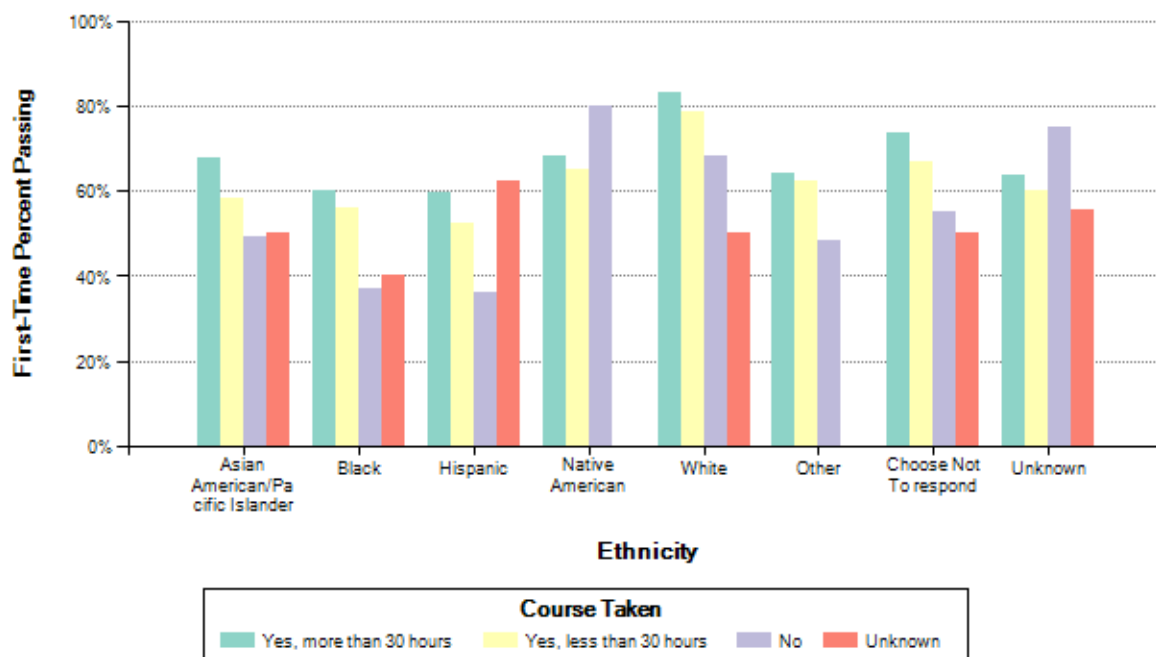


Table 39. General Lines – Life, Accident and Health Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	130	55.4	72	68.10	17.11
	I completed an insurance course at a college or university.	10	50.0	5	68.30	14.74
	I attended classroom preparation from an exam preparation school.	64	57.8	37	70.23	13.17
	I completed an online course.	834	69.9	583	74.76	14.19
	I bought and used a study guide or study manual.	287	57.1	164	70.42	14.23
	I took the exam without taking a course or studying.	40	25.0	10	60.68	14.48
	Other	74	45.9	34	64.80	17.99
	No response	9	77.8	7	74.22	16.69
Black	I received training from an insurance company.	328	45.4	149	65.55	13.83
	I completed an insurance course at a college or university.	24	33.3	8	65.08	12.61
	I attended classroom preparation from an exam preparation school.	350	58.9	206	70.14	11.59
	I completed an online course.	1,997	63.4	1,267	72.24	13.99
	I bought and used a study guide or study manual.	512	48.4	248	67.37	14.25
	I took the exam without taking a course or studying.	50	22.0	11	57.02	14.06
	Other	192	44.8	86	65.57	14.22
	No response	26	34.6	9	61.69	16.11
Hispanic	I received training from an insurance company.	615	43.9	270	65.45	14.38
	I completed an insurance course at a college or university.	48	33.3	16	62.81	14.28
	I attended classroom preparation from an exam preparation school.	527	63.2	333	71.55	11.54
	I completed an online course.	2,798	63.4	1,774	72.33	13.20
	I bought and used a study guide or study manual.	932	43.1	402	65.80	13.89
	I took the exam without taking a course or studying.	65	21.5	14	58.29	13.69
	Other	280	36.1	101	62.39	15.39
	No response	28	53.6	15	71.29	14.33
Native American	I received training from an insurance company.	14	57.1	8	69.79	14.82
	I completed an insurance course at a college or university.	1	100.0	1	81.00	
	I attended classroom preparation from an exam preparation school.	10	70.0	7	72.80	13.39
	I completed an online course.	79	69.6	55	74.09	14.58
	I bought and used a study guide or study manual.	21	66.7	14	74.05	10.97
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	5	60.0	3	72.40	7.99

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	0	-	-	-	-
White	I received training from an insurance company.	491	64.4	316	73.17	13.04
	I completed an insurance course at a college or university.	51	60.8	31	70.92	13.00
	I attended classroom preparation from an exam preparation school.	973	82.3	801	77.81	10.21
	I completed an online course.	5,241	84.5	4,430	79.79	10.81
	I bought and used a study guide or study manual.	1,086	73.0	793	75.66	12.28
	I took the exam without taking a course or studying.	80	50.0	40	67.73	16.02
	Other	221	60.6	134	71.84	12.55
	No response	19	73.7	14	73.58	12.63
Other	I received training from an insurance company.	73	52.1	38	66.77	16.12
	I completed an insurance course at a college or university.	7	42.9	3	67.43	9.64
	I attended classroom preparation from an exam preparation school.	64	68.8	44	74.03	12.29
	I completed an online course.	451	70.1	316	74.69	13.37
	I bought and used a study guide or study manual.	148	56.1	83	70.13	14.02
	I took the exam without taking a course or studying.	16	37.5	6	59.63	17.87
	Other	58	32.8	19	63.17	15.58
	No response	6	33.3	2	65.83	11.53
Choose not to respond	I received training from an insurance company.	46	63.0	29	70.52	12.79
	I completed an insurance course at a college or university.	7	57.1	4	70.86	14.74
	I attended classroom preparation from an exam preparation school.	67	71.6	48	74.66	9.11
	I completed an online course.	425	75.8	322	77.28	12.42
	I bought and used a study guide or study manual.	122	64.8	79	71.48	13.21
	I took the exam without taking a course or studying.	21	28.6	6	60.67	12.43
	Other	119	56.3	67	68.92	16.08
	No response	17	76.5	13	74.00	16.48
No response	I received training from an insurance company.	1	100.0	1	96.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	66.7	2	74.00	5.57
	I completed an online course.	11	54.5	6	70.55	7.05
	I bought and used a study guide or study manual.	4	100.0	4	83.50	4.65
	I took the exam without taking a course or studying.	1	0.0	0	60.00	
	Other	2	50.0	1	68.50	10.61
	No response	194	55.7	108	66.95	19.14

Figure 35. General Lines – Life, Accident and Health Percent Passing by Preparation Method within Ethnicity

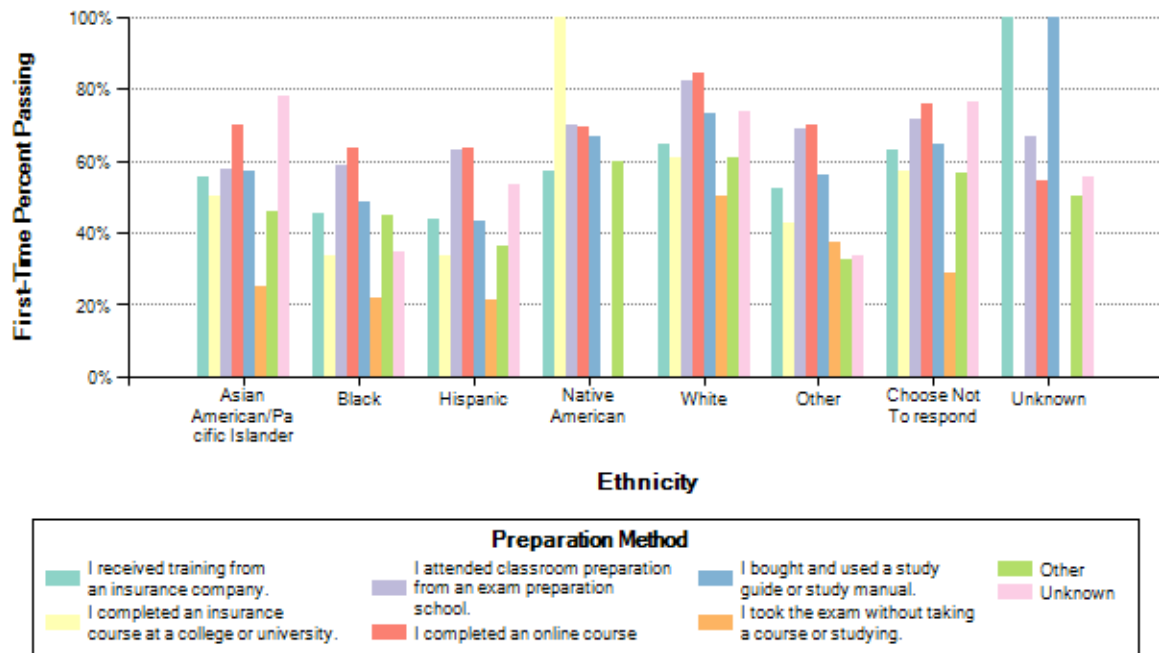


Table 40. General Lines – Life, Accident and Health Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	350	62.0	217	72.40	13.26
	Mexico	2	50.0	1	73.00	8.49
	the Caribbean	4	75.0	3	80.25	9.54
	Central America	0	-	-	-	-
	South America	3	66.7	2	74.33	22.14
	Spain	1	100.0	1	85.00	
	Other	1,076	63.1	679	72.03	15.56
	No response	12	75.0	9	71.75	21.89
Black	the United States	2,943	56.4	1,659	69.94	13.84
	Mexico	2	0.0	0	40.00	9.90
	the Caribbean	47	80.9	38	76.91	8.88
	Central America	3	66.7	2	73.33	8.50
	South America	2	100.0	2	84.50	4.95
	Spain	1	100.0	1	85.00	
	Other	460	60.0	276	69.90	15.82
	No response	21	28.6	6	59.95	19.52
Hispanic	the United States	4,255	54.7	2,328	69.39	13.90
	Mexico	680	56.9	387	69.57	13.90
	the Caribbean	66	71.2	47	73.38	14.97
	Central America	103	54.4	56	69.84	14.44
	South America	121	58.7	71	72.12	13.86
	Spain	3	66.7	2	76.67	9.02
	Other	46	50.0	23	66.20	15.37
	No response	19	57.9	11	70.37	14.60
Native American	the United States	126	66.7	84	73.29	13.69
	Mexico	2	100.0	2	81.50	14.85
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	100.0	2	79.50	12.02
	No response	0	-	-	-	-
White	the United States	7,837	80.5	6,310	78.23	11.44
	Mexico	5	100.0	5	90.20	6.53
	the Caribbean	1	100.0	1	98.00	
	Central America	3	66.7	2	76.33	12.42
	South America	9	66.7	6	77.56	16.51
	Spain	5	80.0	4	78.00	6.75
	Other	278	77.0	214	77.54	12.66
	No response	24	70.8	17	73.58	14.88
Other	the United States	424	62.5	265	72.48	13.03
	Mexico	6	83.3	5	79.67	8.16
	the Caribbean	14	64.3	9	67.21	11.92

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	Central America	5	40.0	2	69.80	15.51
	South America	6	66.7	4	68.17	14.16
	Spain	2	50.0	1	70.00	16.97
	Other	358	61.7	221	71.39	16.04
	No response	8	50.0	4	68.88	15.55
Choose not to respond	the United States	608	69.9	425	74.23	13.52
	Mexico	9	55.6	5	73.67	10.62
	the Caribbean	7	14.3	1	63.14	5.52
	Central America	0	-	-	-	-
	South America	4	75.0	3	82.00	9.76
	Spain	1	100.0	1	95.00	
	Other	163	67.5	110	73.70	13.84
	No response	32	71.9	23	74.00	14.51
No response	the United States	16	68.8	11	74.63	10.29
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	5	40.0	2	71.20	9.12
	No response	195	55.9	109	66.99	19.10

Figure 36. General Lines – Life, Accident and Health Percent Passing by National Origin within Ethnicity

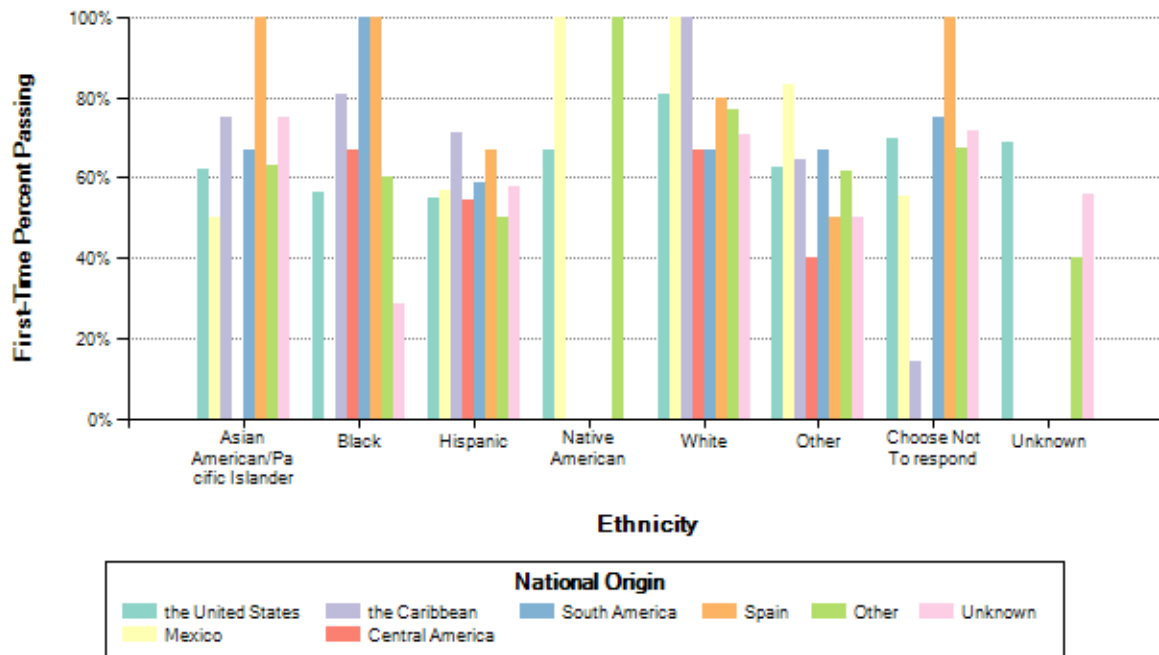


Table 41. General Lines – Life, Accident and Health Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	121	43.8	53	63.46	17.20
	High school diploma or equivalent	6,347	57.9	3,674	70.40	13.91
	Two-year college degree (Associate's Degree)	2,869	63.7	1,827	72.59	13.05
	Four-year college degree (Bachelor's Degree)	5,312	79.2	4,208	77.74	11.59
	Advanced college degree (Master's degree or Doctorate)	1,357	87.5	1,187	81.17	10.48
	Choose not to respond	538	63.0	339	72.30	13.48
	No response	15	73.3	11	74.07	15.39
Mexico	Did not finish high school	14	42.9	6	65.29	12.91
	High school diploma or equivalent	298	53.0	158	67.66	14.33
	Two-year college degree (Associate's Degree)	140	50.0	70	68.09	14.45
	Four-year college degree (Bachelor's Degree)	195	66.2	129	73.17	12.51
	Advanced college degree (Master's degree or Doctorate)	36	72.2	26	75.78	11.87
	Choose not to respond	22	72.7	16	73.59	14.64
	No response	1	0.0	0	65.00	
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	36	69.4	25	71.11	14.13
	Two-year college degree (Associate's Degree)	30	50.0	15	68.23	13.27
	Four-year college degree (Bachelor's Degree)	48	77.1	37	76.79	11.22
	Advanced college degree (Master's degree or Doctorate)	21	85.7	18	78.00	11.17
	Choose not to respond	4	100.0	4	82.25	10.34
	No response	0	-	-	-	-
Central America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	41	48.8	20	66.22	15.82
	Two-year college degree (Associate's Degree)	29	44.8	13	68.97	13.02
	Four-year college degree (Bachelor's Degree)	31	61.3	19	73.52	12.70
	Advanced college degree (Master's degree or Doctorate)	11	81.8	9	77.18	11.27
	Choose not to respond	2	50.0	1	74.50	19.09
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	35	54.3	19	69.74	15.34
	Two-year college degree (Associate's Degree)	27	55.6	15	69.93	8.61
	Four-year college degree (Bachelor's Degree)	54	63.0	34	73.76	14.64
	Advanced college degree (Master's degree or Doctorate)	27	70.4	19	78.22	13.35

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Choose not to respond	2	50.0	1	64.50	33.23
	No response	0	-	-	-	-
Spain	Did not finish high school	2	50.0	1	71.50	19.09
	High school diploma or equivalent	3	100.0	3	84.00	11.00
	Two-year college degree (Associate's Degree)	4	100.0	4	81.50	4.43
	Four-year college degree (Bachelor's Degree)	3	33.3	1	74.00	9.54
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	82.00	
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	21	28.6	6	52.90	21.02
	High school diploma or equivalent	338	43.2	146	64.31	16.69
	Two-year college degree (Associate's Degree)	321	55.5	178	67.92	16.41
	Four-year college degree (Bachelor's Degree)	928	65.8	611	73.26	14.25
	Advanced college degree (Master's degree or Doctorate)	636	80.5	512	78.46	12.28
	Choose not to respond	139	51.1	71	68.16	14.62
	No response	5	60.0	3	67.80	13.42
No response	Did not finish high school	2	0.0	0	50.50	6.36
	High school diploma or equivalent	16	50.0	8	65.56	18.54
	Two-year college degree (Associate's Degree)	9	66.7	6	70.67	18.56
	Four-year college degree (Bachelor's Degree)	21	61.9	13	70.38	18.25
	Advanced college degree (Master's degree or Doctorate)	12	66.7	8	76.17	17.84
	Choose not to respond	12	83.3	10	78.08	9.25
	No response	239	56.1	134	67.32	18.62

Figure 37. General Lines – Life, Accident and Health Percent Passing by Education Level within National Origin

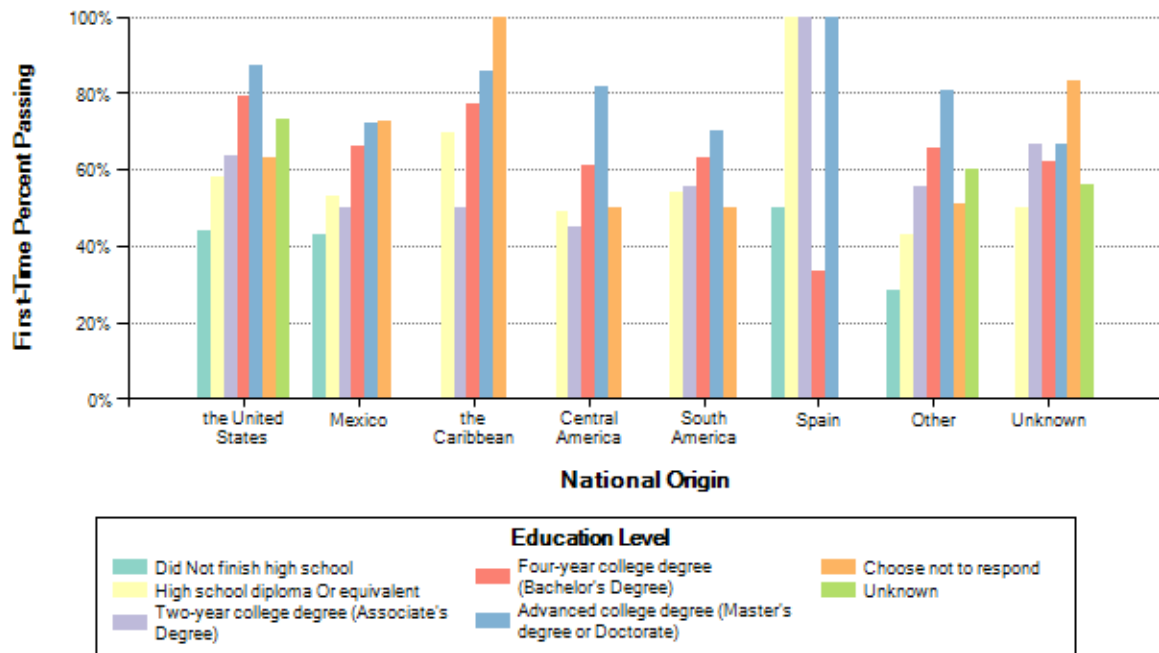


Table 42. General Lines – Life, Accident and Health Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	9,762	71.2	6,953	75.10	12.76
	Yes, less than 30 hours	5,525	66.9	3,694	73.37	13.76
	No	1,254	51.3	643	68.61	14.81
	No response	18	50.0	9	71.72	12.22
Mexico	Yes, more than 30 hours	413	61.5	254	71.58	13.00
	Yes, less than 30 hours	214	57.0	122	68.69	14.86
	No	79	36.7	29	63.67	14.64
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	94	74.5	70	74.84	13.57
	Yes, less than 30 hours	34	64.7	22	71.65	11.01
	No	11	63.6	7	71.73	12.94
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	69	62.3	43	72.70	13.97
	Yes, less than 30 hours	37	43.2	16	65.38	14.72
	No	8	37.5	3	69.63	8.23
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	94	64.9	61	73.53	13.28
	Yes, less than 30 hours	38	60.5	23	74.03	14.45
	No	13	30.8	4	63.69	16.44
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	8	62.5	5	76.25	11.59
	Yes, less than 30 hours	5	100.0	5	83.00	4.00
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	1,414	68.5	968	73.70	14.85
	Yes, less than 30 hours	697	60.4	421	71.11	15.21
	No	272	50.0	136	67.03	17.36
	No response	5	40.0	2	68.00	12.71
No response	Yes, more than 30 hours	65	63.1	41	71.83	16.60
	Yes, less than 30 hours	25	52.0	13	66.56	19.83
	No	14	71.4	10	73.21	13.96
	No response	207	55.6	115	66.89	18.86

Figure 38. General Lines – Life, Accident and Health Percent Passing by Course Taken within National Origin

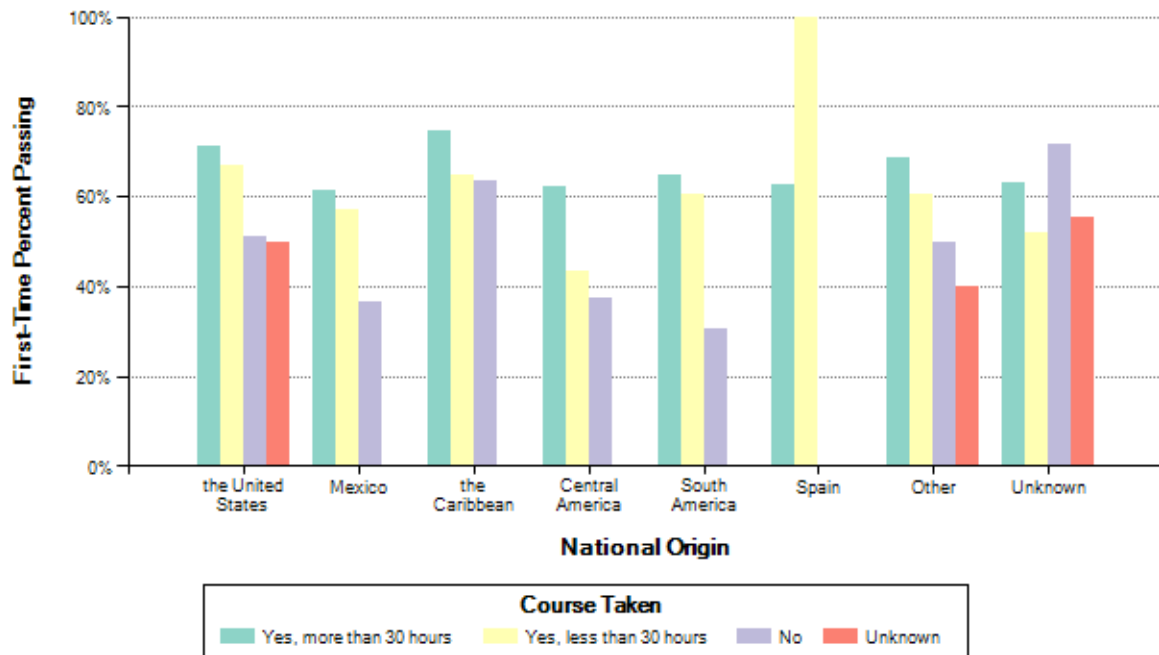


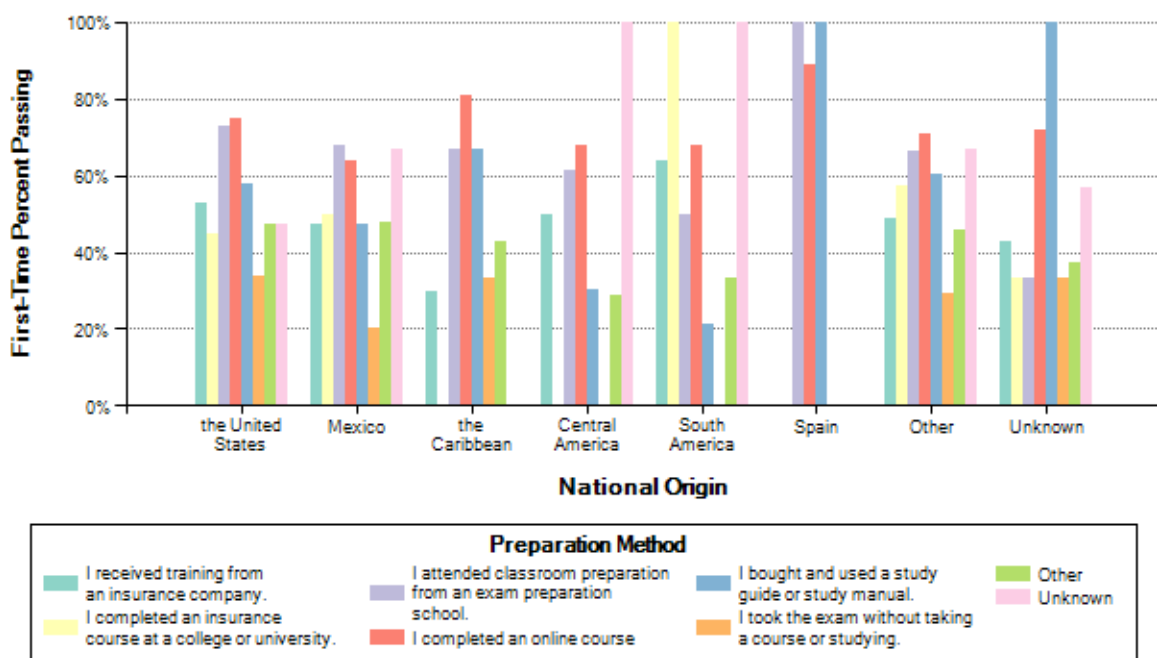
Table 43. General Lines – Life, Accident and Health Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	1,410	52.8	745	68.49	14.12
	I completed an insurance course at a college or university.	120	45.0	54	67.56	13.26
	I attended classroom preparation from an exam preparation school.	1,833	72.7	1,333	74.67	11.24
	I completed an online course.	9,798	74.8	7,329	76.40	12.60
	I bought and used a study guide or study manual.	2,457	57.7	1,417	70.63	13.90
	I took the exam without taking a course or studying.	186	33.9	63	62.10	15.47
	Other	715	47.4	339	67.02	14.55
	No response	40	47.5	19	68.58	14.32
Mexico	I received training from an insurance company.	74	47.3	35	67.35	14.62
	I completed an insurance course at a college or university.	8	50.0	4	62.13	21.00
	I attended classroom preparation from an exam preparation school.	59	67.8	40	73.54	11.02
	I completed an online course.	378	63.8	241	72.16	12.96
	I bought and used a study guide or study manual.	125	47.2	59	66.70	13.57
	I took the exam without taking a course or studying.	15	20.0	3	60.53	11.65
	Other	44	47.7	21	62.45	17.78
	No response	3	66.7	2	66.67	29.26
the Caribbean	I received training from an insurance company.	10	30.0	3	63.50	13.31
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	6	66.7	4	72.50	10.35
	I completed an online course.	89	80.9	72	76.63	12.24
	I bought and used a study guide or study manual.	24	66.7	16	71.54	13.35
	I took the exam without taking a course or studying.	3	33.3	1	65.33	8.33
	Other	7	42.9	3	65.29	12.54
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	10	50.0	5	71.40	9.26
	I completed an insurance course at a college or university.	2	0.0	0	63.00	4.24
	I attended classroom preparation from an exam preparation school.	18	61.1	11	72.78	12.07
	I completed an online course.	53	67.9	36	73.87	14.61
	I bought and used a study guide or study manual.	23	30.4	7	62.61	11.97
	I took the exam without taking a course or studying.	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Other	7	28.6	2	58.43	18.31
	No response	1	100.0	1	78.00	
South America	I received training from an insurance company.	11	63.6	7	75.55	9.95
	I completed an insurance course at a college or university.	1	100.0	1	70.00	
	I attended classroom preparation from an exam preparation school.	14	50.0	7	70.57	12.69
	I completed an online course.	100	68.0	68	74.54	14.18
	I bought and used a study guide or study manual.	14	21.4	3	63.00	11.93
	I took the exam without taking a course or studying.	1	0.0	0	49.00	
	Other	3	33.3	1	61.67	16.26
	No response	1	100.0	1	94.00	
Spain	I received training from an insurance company.	1	0.0	0	69.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	86.00	
	I completed an online course.	9	88.9	8	81.33	7.94
	I bought and used a study guide or study manual.	1	100.0	1	80.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	58.00	
	No response	0	-	-	-	-
Other	I received training from an insurance company.	175	48.6	85	65.37	17.94
	I completed an insurance course at a college or university.	14	57.1	8	67.07	14.00
	I attended classroom preparation from an exam preparation school.	121	66.1	80	72.60	13.30
	I completed an online course.	1,377	70.9	976	74.96	14.27
	I bought and used a study guide or study manual.	461	60.1	277	70.78	14.83
	I took the exam without taking a course or studying.	65	29.2	19	59.48	15.66
	Other	166	45.8	76	65.19	17.21
	No response	9	66.7	6	71.78	14.85
No response	I received training from an insurance company.	7	42.9	3	68.71	16.18
	I completed an insurance course at a college or university.	3	33.3	1	62.33	17.90
	I attended classroom preparation from an exam preparation school.	6	33.3	2	57.83	17.13
	I completed an online course.	32	71.9	23	74.28	19.32
	I bought and used a study guide or study manual.	7	100.0	7	81.14	7.71
	I took the exam without taking a course or studying.	3	33.3	1	68.00	10.39

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	8	37.5	3	61.88	15.41
	No response	245	56.7	139	67.53	18.50

Figure 39. General Lines – Life, Accident and Health Percent Passing by Preparation Method within National Origin



Life and Health Insurance Counselor

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 44. Life and Health Insurance Counselor Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	463	29.8	138	61.85	12.71

Table 45. Life and Health Insurance Counselor Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	212	35.4	75	63.75	12.65
Women	239	25.9	62	60.48	12.10
Choose not to respond	6	16.7	1	57.83	17.42
No response	6	0.0	0	53.33	23.51

Figure 40. Life and Health Insurance Counselor Percent Passing by Gender

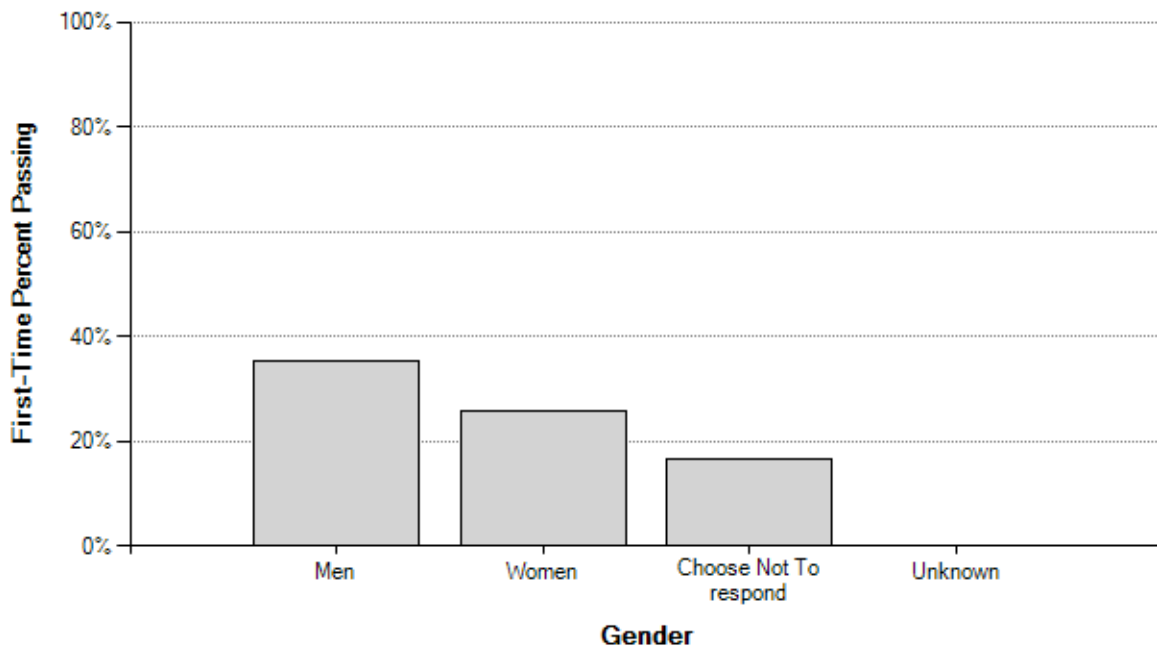


Table 46. Life and Health Insurance Counselor Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	33	30.3	10	59.39	13.99
Black	87	17.2	15	58.34	11.29
Hispanic	127	18.1	23	59.26	10.89
Native American	2	0.0	0	52.00	9.90
White	166	48.8	81	67.89	11.06
Other	17	5.9	1	52.00	14.37
Choose not to respond	23	26.1	6	58.04	14.28
No response	8	25.0	2	60.25	24.02

Figure 41. Life and Health Insurance Counselor Percent Passing by Ethnicity

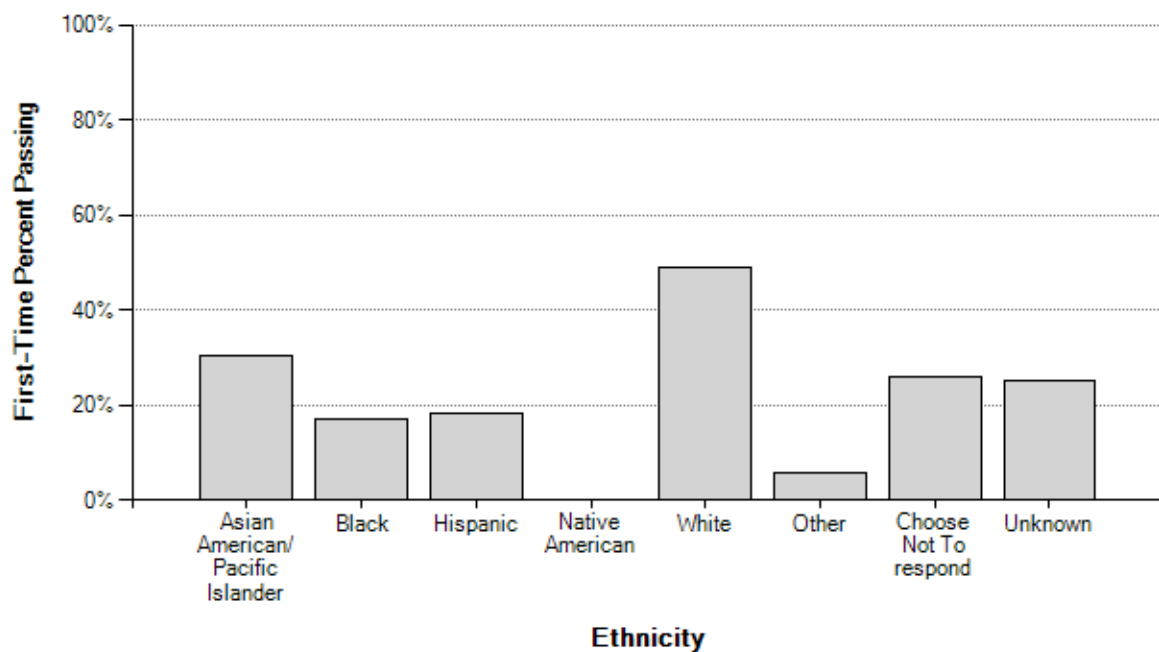


Table 47. Life and Health Insurance Counselor Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	257	31.9	82	62.70	12.33
Yes, less than 30 hours	139	28.8	40	61.41	12.42
No	60	25.0	15	59.60	13.00
No response	7	14.3	1	58.43	25.34

Figure 42. Life and Health Insurance Counselor Percent Passing by Course Taken

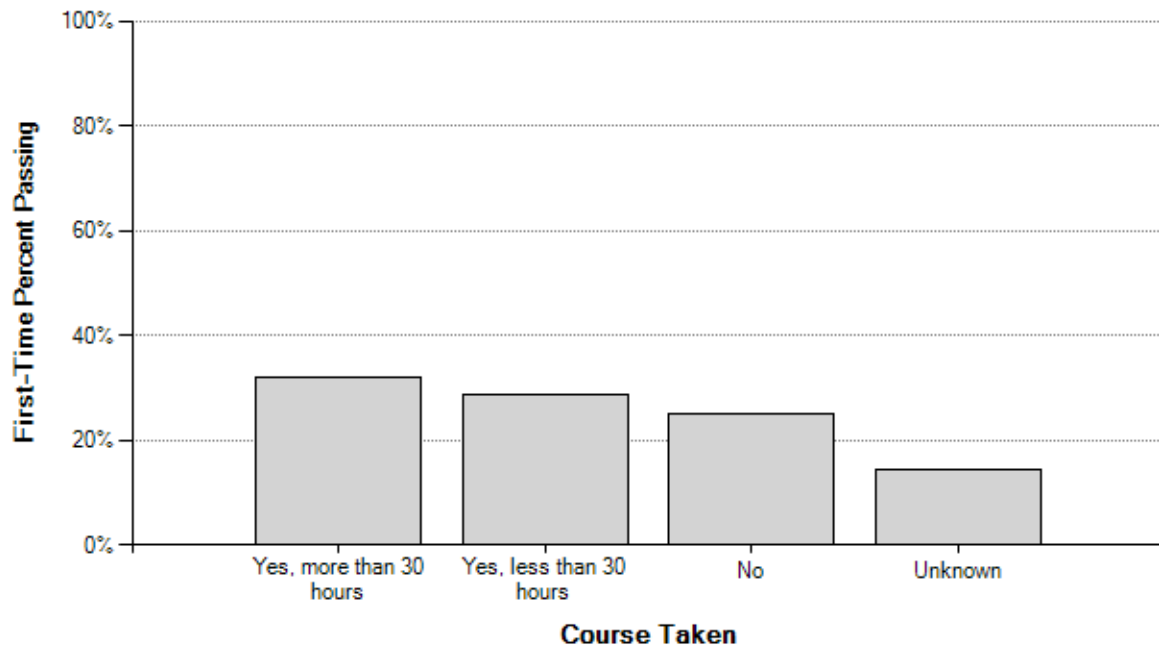


Table 48. Life and Health Insurance Counselor Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	47	63.8	30	71.60	12.35
Between \$50,000 and \$100,000	143	37.1	53	65.63	10.42
Between \$25,000 and \$50,000	123	21.1	26	59.25	11.77
Less than \$25,000	140	19.3	27	57.23	12.07
No response	10	20.0	2	58.60	22.68

Figure 43. Life and Health Insurance Counselor Percent Passing by Income Level

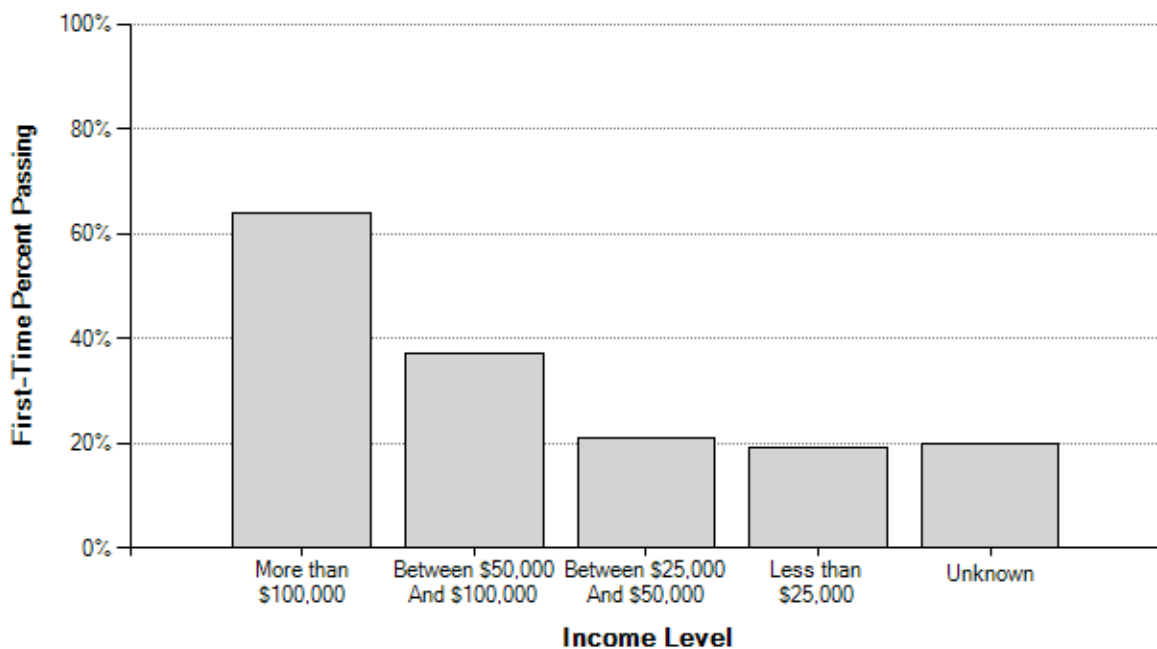


Table 49. Life and Health Insurance Counselor Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	144	22.9	33	59.97	12.80
Between 31 and 50 hours	190	30.5	58	61.84	12.34
Between 51 and 70 hours	76	47.4	36	66.53	12.15
More than 70 hours	46	21.7	10	60.57	10.71
No response	7	14.3	1	58.43	25.34

Figure 44. Life and Health Insurance Counselor Percent Passing by Total Hours Spent Studying

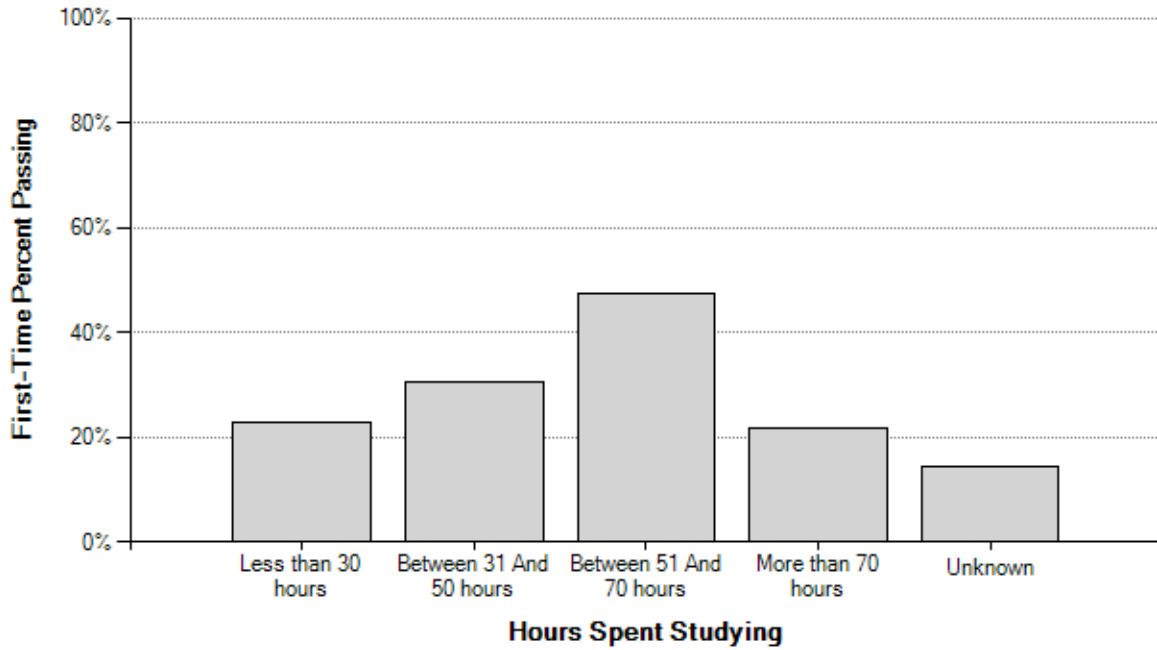


Table 50. Life and Health Insurance Counselor Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	392	31.6	124	62.61	12.16
Spanish	32	18.8	6	60.25	11.39
Other	24	20.8	5	54.79	15.35
Choose not to respond	7	28.6	2	56.00	15.80
No response	8	12.5	1	57.25	23.70

Figure 45. Life and Health Insurance Counselor Percent Passing by Primary Language

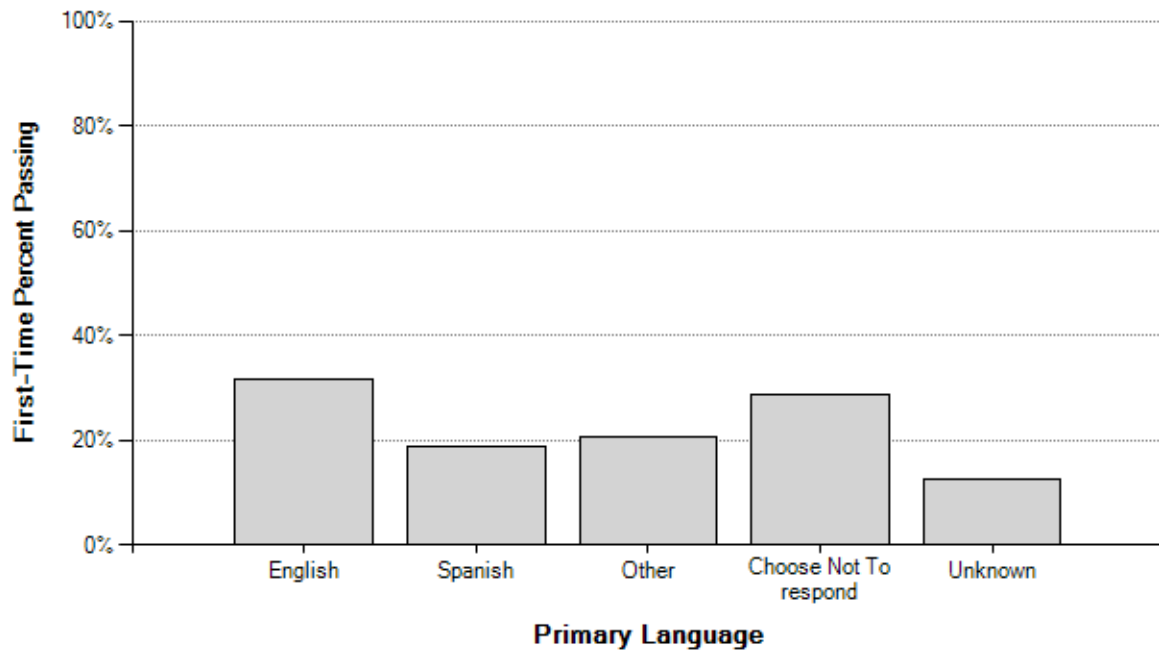


Table 51. Life and Health Insurance Counselor Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	10	10.0	1	54.10	13.68
High school diploma or equivalent	126	10.3	13	56.54	10.84
Two-year college degree (Associate's Degree)	75	22.7	17	59.39	11.86
Four-year college degree (Bachelor's Degree)	166	42.8	71	65.19	11.87
Advanced college degree (Master's degree or Doctorate)	60	50.0	30	69.55	11.11
Choose not to respond	18	22.2	4	57.72	13.01
No response	8	25.0	2	60.38	24.10

Figure 46. Life and Health Insurance Counselor Percent Passing by Education Level

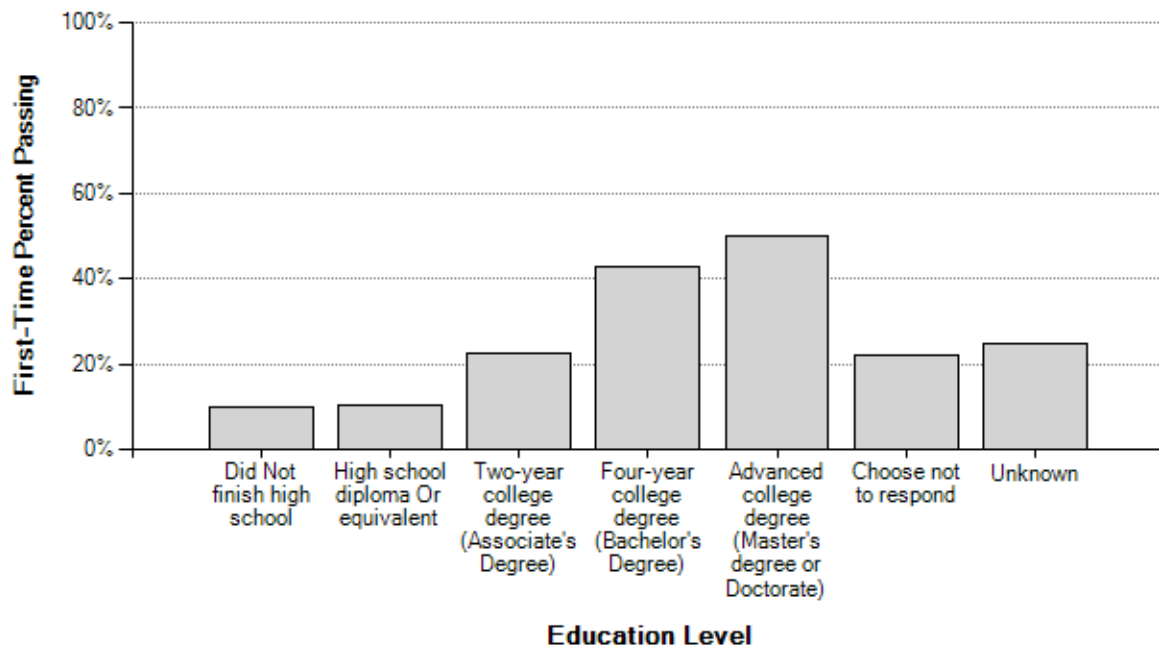


Table 52. Life and Health Insurance Counselor Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	25	12.0	3	55.08	11.52
I completed an insurance course at a college or university.	1	100.0	1	76.00	
I attended classroom preparation from an exam preparation school.	34	17.6	6	60.68	11.95
I completed an online course.	268	40.3	108	64.89	11.69
I bought and used a study guide or study manual.	84	13.1	11	57.13	11.90
I took the exam without taking a course or studying.	13	30.8	4	63.08	12.66
Other	29	13.8	4	55.24	13.74
No response	9	11.1	1	56.56	22.40

Figure 47. Life and Health Insurance Counselor Percent Passing by Preparation Method

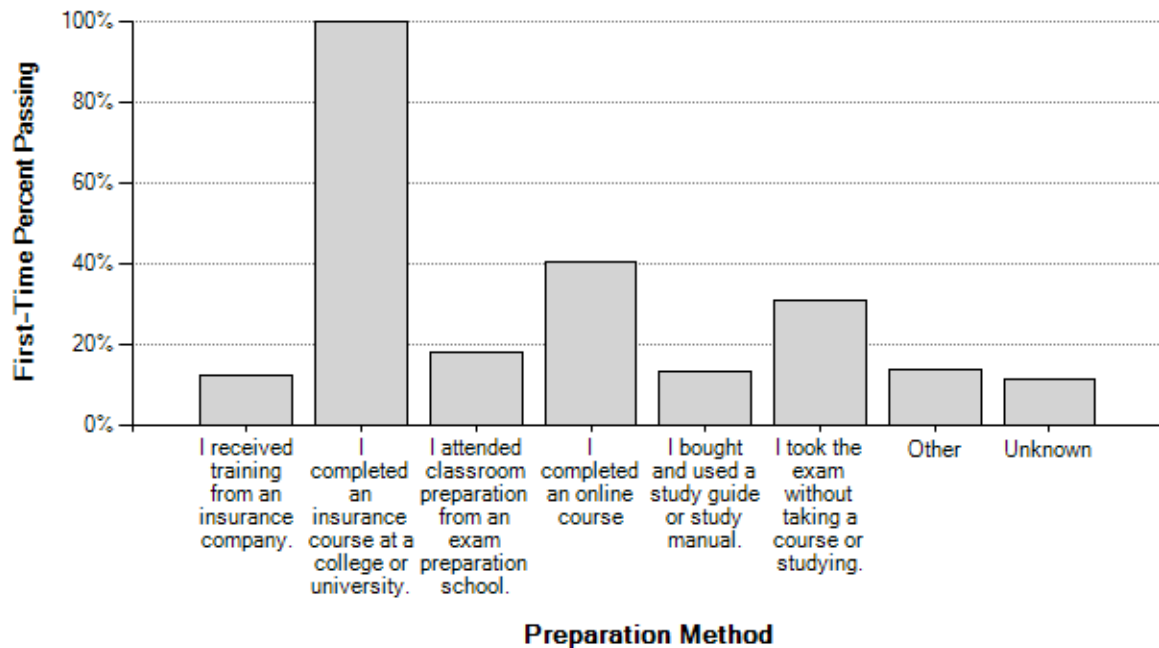
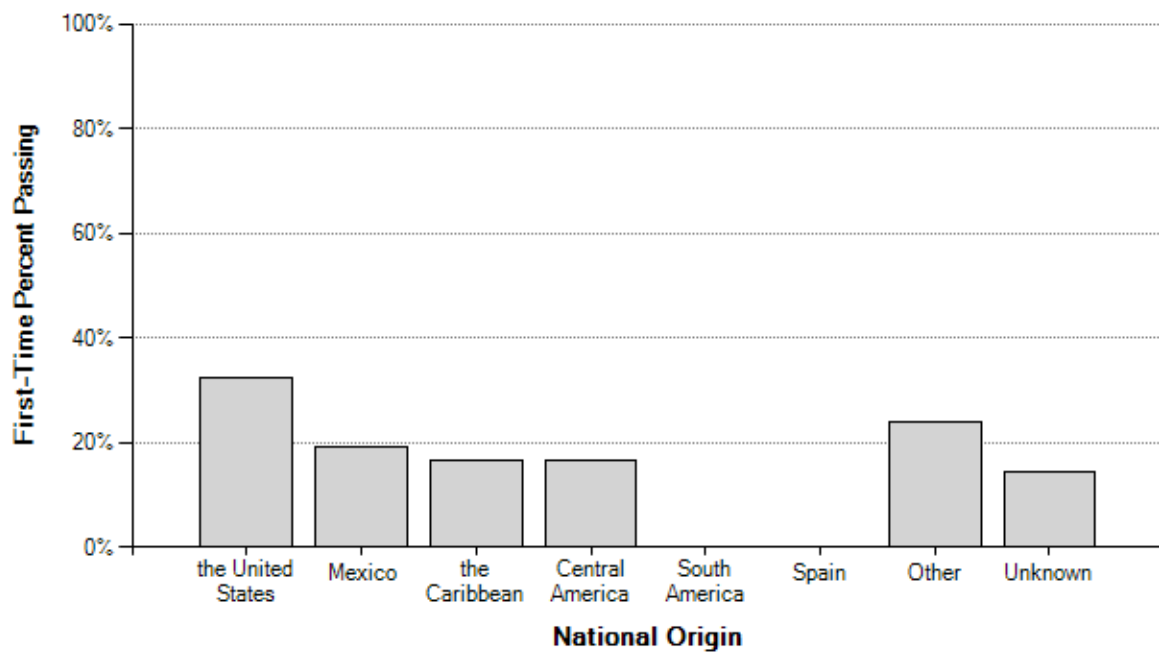


Table 53. Life and Health Insurance Counselor Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	361	32.4	117	63.05	11.98
Mexico	21	19.0	4	57.24	13.80
the Caribbean	6	16.7	1	61.50	8.85
Central America	6	16.7	1	63.17	7.94
South America	4	0.0	0	54.00	9.42
Spain	0	-	-	-	-
Other	58	24.1	14	56.90	14.25
No response	7	14.3	1	58.43	25.34

Figure 48. Life and Health Insurance Counselor Percent Passing by National Origin



Life Agent

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 54. Life Agent Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	8,095	60.1	4,864	71.04	15.85

Table 55. Life Agent Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	3,517	61.6	2,166	71.73	15.99
Women	4,426	59.0	2,610	70.49	15.69
Choose not to respond	95	62.1	59	73.06	16.46
No response	57	50.9	29	68.49	16.44

Figure 49. Life Agent Percent Passing by Gender

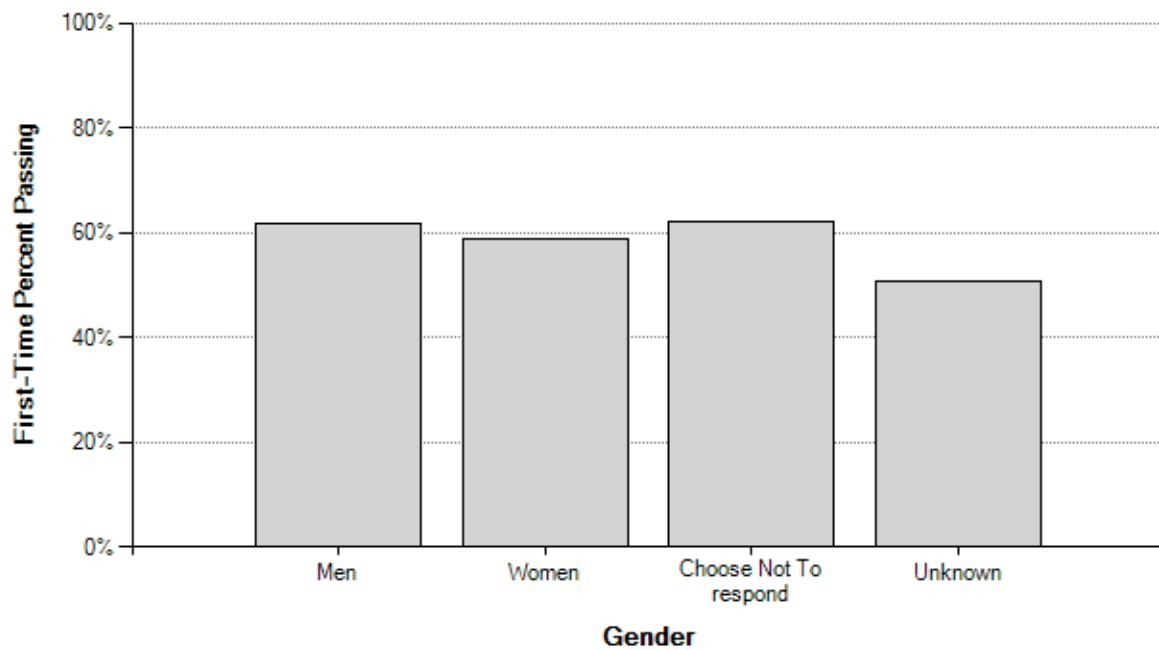


Table 56. Life Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	586	66.7	391	73.53	16.75
Black	2,172	60.7	1,318	70.73	15.02
Hispanic	3,109	49.1	1,525	67.01	16.00
Native American	41	73.2	30	74.54	14.34
White	1,442	78.8	1,137	78.75	13.19
Other	335	63.9	214	71.66	16.62
Choose not to respond	334	63.5	212	72.87	14.39
No response	76	48.7	37	67.17	16.74

Figure 50. Life Agent Percent Passing by Ethnicity

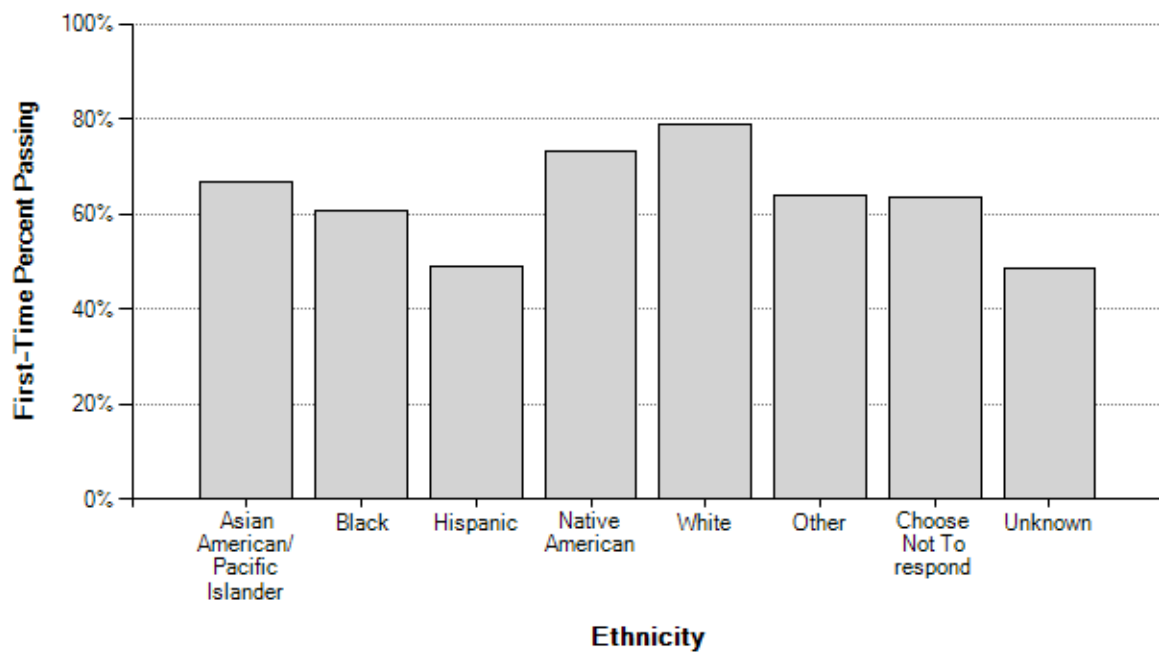


Table 57. Life Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	3,092	65.9	2,037	73.15	15.70
Yes, less than 30 hours	4,177	59.9	2,500	71.02	15.21
No	742	38.4	285	62.75	17.16
No response	84	50.0	42	67.96	16.23

Figure 51. Life Agent Percent Passing by Course Taken

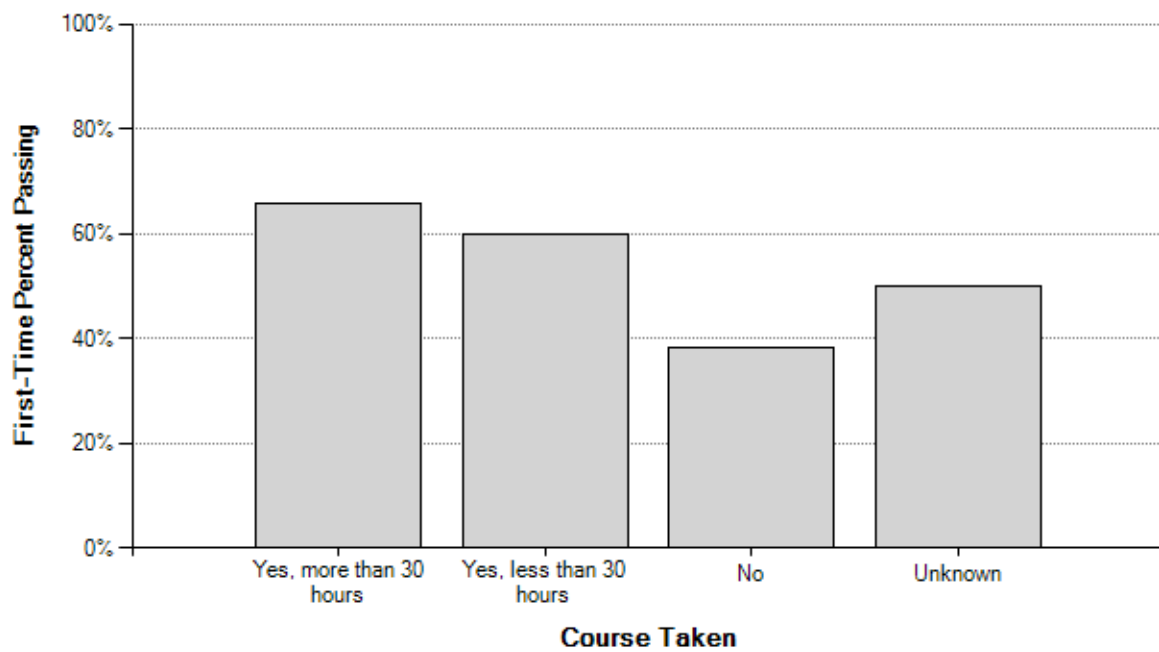


Table 58. Life Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	435	85.3	371	80.98	12.28
Between \$50,000 and \$100,000	1,797	79.0	1,420	77.55	12.45
Between \$25,000 and \$50,000	2,651	62.2	1,648	72.12	14.90
Less than \$25,000	3,088	43.9	1,357	64.99	16.42
No response	124	54.8	68	69.55	16.48

Figure 52. Life Agent Percent Passing by Income Level

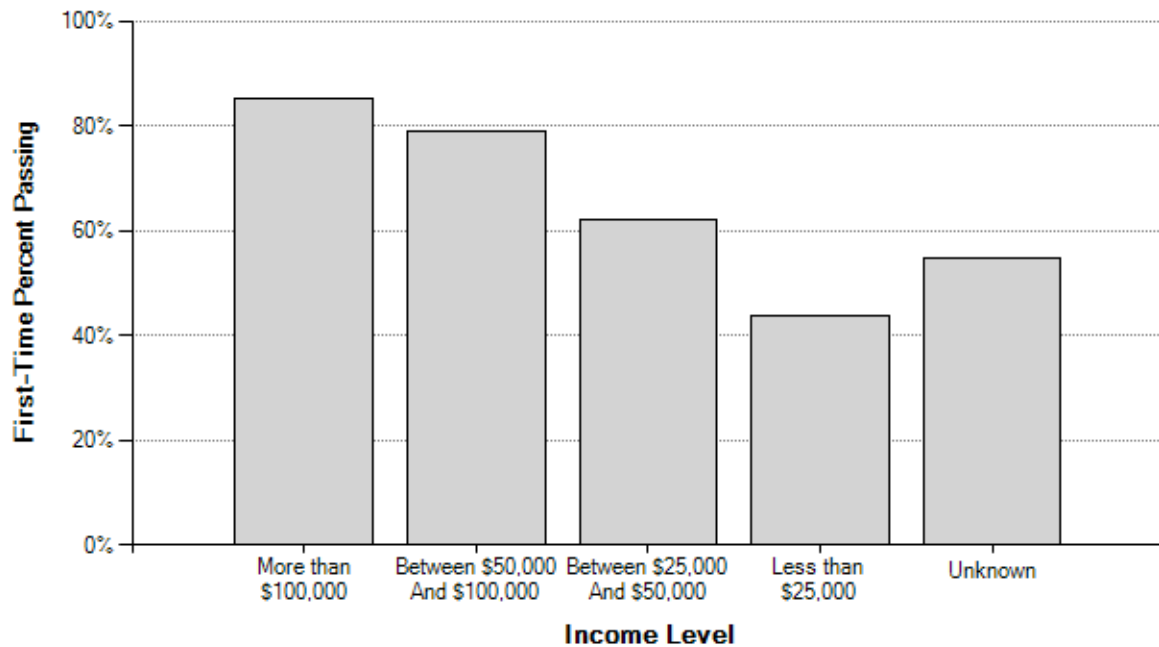


Table 59. Life Agent Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	4,004	53.9	2,159	68.62	16.13
Between 31 and 50 hours	2,958	66.2	1,959	73.46	15.04
Between 51 and 70 hours	640	67.8	434	74.23	15.32
More than 70 hours	395	66.1	261	73.01	15.66
No response	98	52.0	51	68.66	16.45

Figure 53. Life Agent Percent Passing by Total Hours Spent Studying

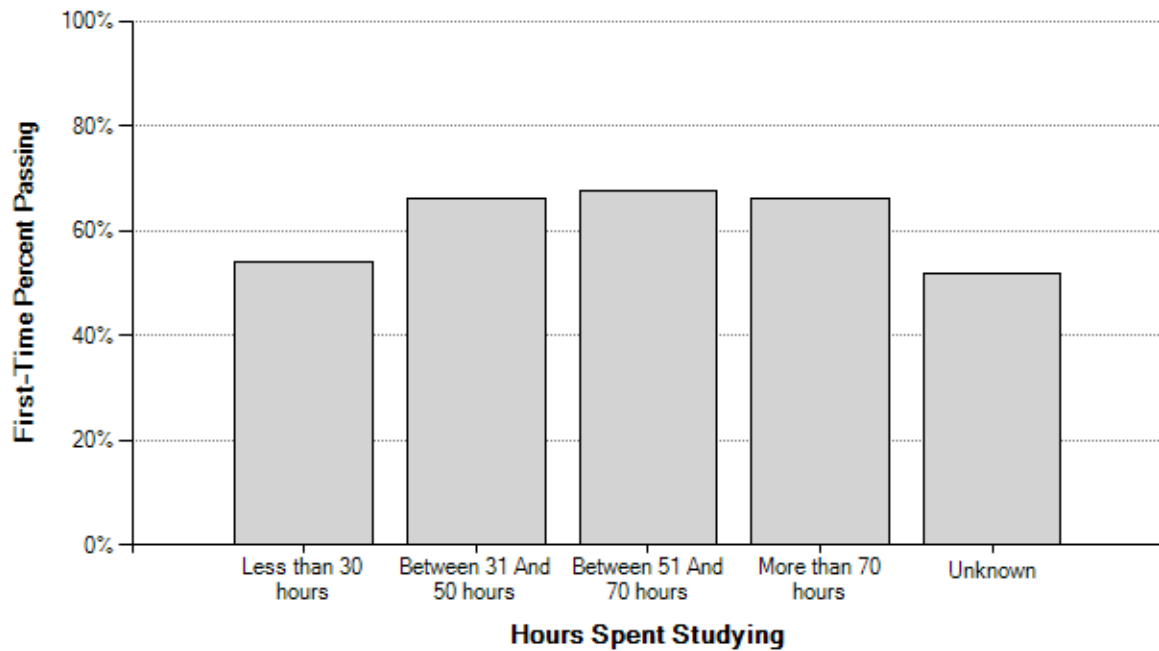


Table 60. Life Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	6,641	62.3	4,139	71.94	15.37
Spanish	825	44.5	367	64.90	16.84
Other	435	59.1	257	69.95	17.95
Choose not to respond	103	52.4	54	68.77	16.40
No response	91	51.6	47	68.89	16.95

Figure 54. Life Agent Percent Passing by Primary Language

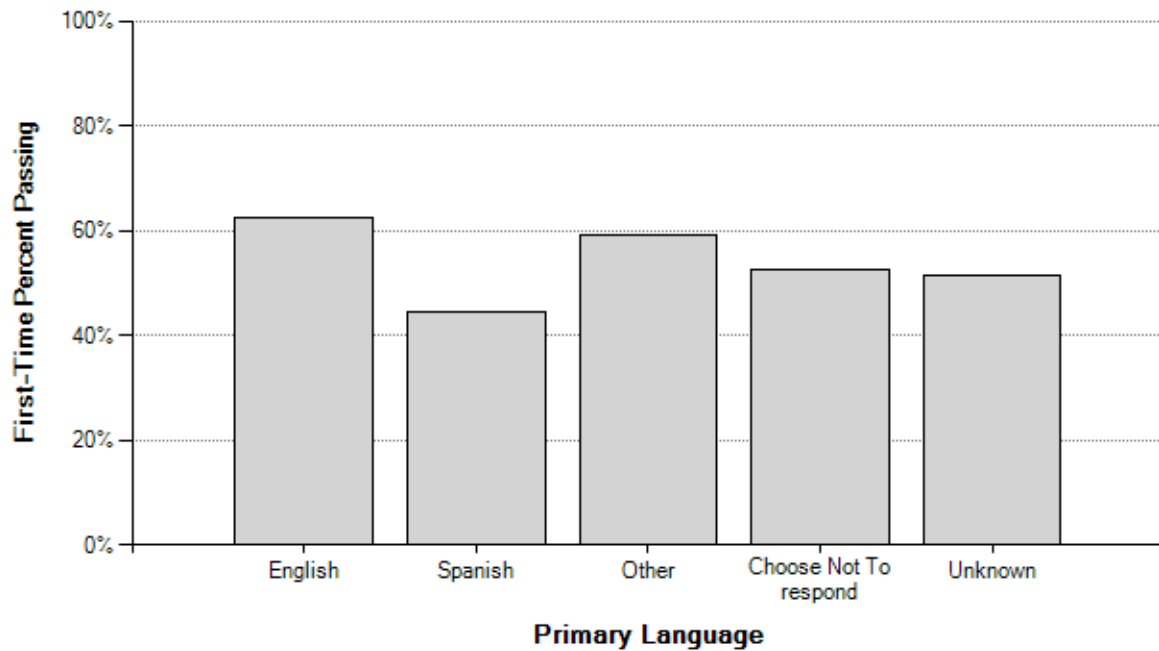


Table 61. Life Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	191	28.3	54	58.75	16.53
High school diploma or equivalent	3,528	48.1	1,697	66.50	16.15
Two-year college degree (Associate's Degree)	1,568	60.5	948	70.93	15.04
Four-year college degree (Bachelor's Degree)	1,711	80.5	1,378	78.66	12.01
Advanced college degree (Master's degree or Doctorate)	652	86.8	566	81.49	10.41
Choose not to respond	354	50.0	177	68.33	15.63
No response	91	48.4	44	67.57	17.28

Figure 55. Life Agent Percent Passing by Education Level

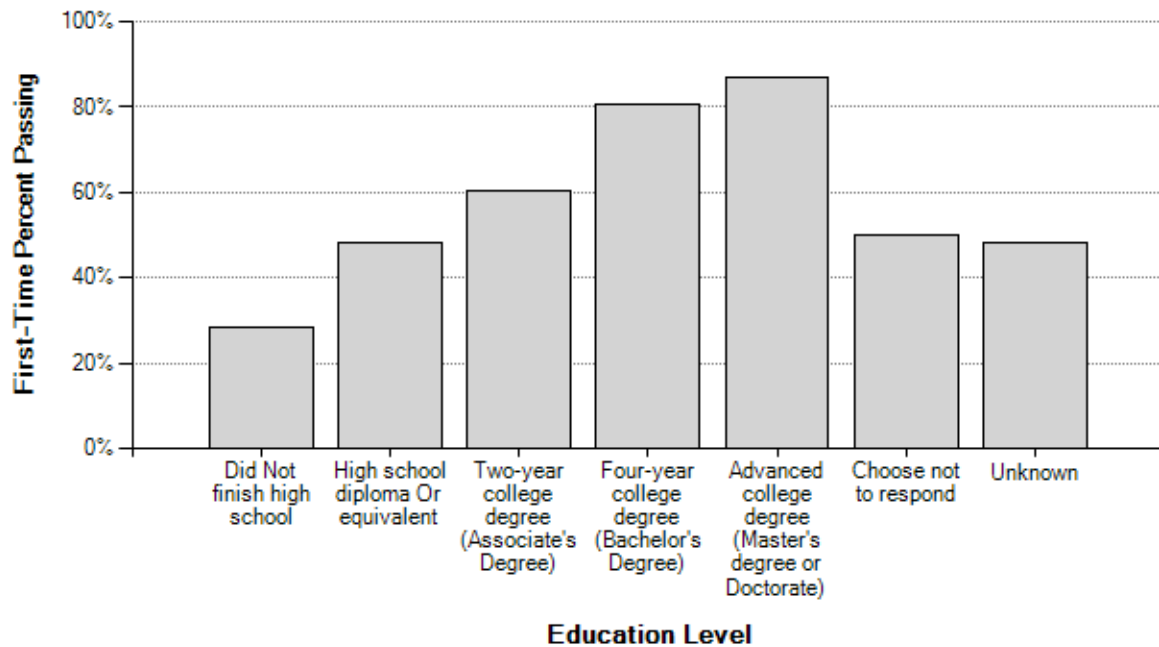


Table 62. Life Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	2,731	60.0	1,638	70.58	15.07
I completed an insurance course at a college or university.	21	61.9	13	67.05	15.96
I attended classroom preparation from an exam preparation school.	1,124	50.5	568	67.58	15.00
I completed an online course.	2,491	73.7	1,835	76.62	14.78
I bought and used a study guide or study manual.	927	49.7	461	67.30	16.37
I took the exam without taking a course or studying.	105	24.8	26	58.90	16.59
Other	583	46.0	268	65.22	16.53
No response	113	48.7	55	66.72	17.20

Figure 56. Life Agent Percent Passing by Preparation Method

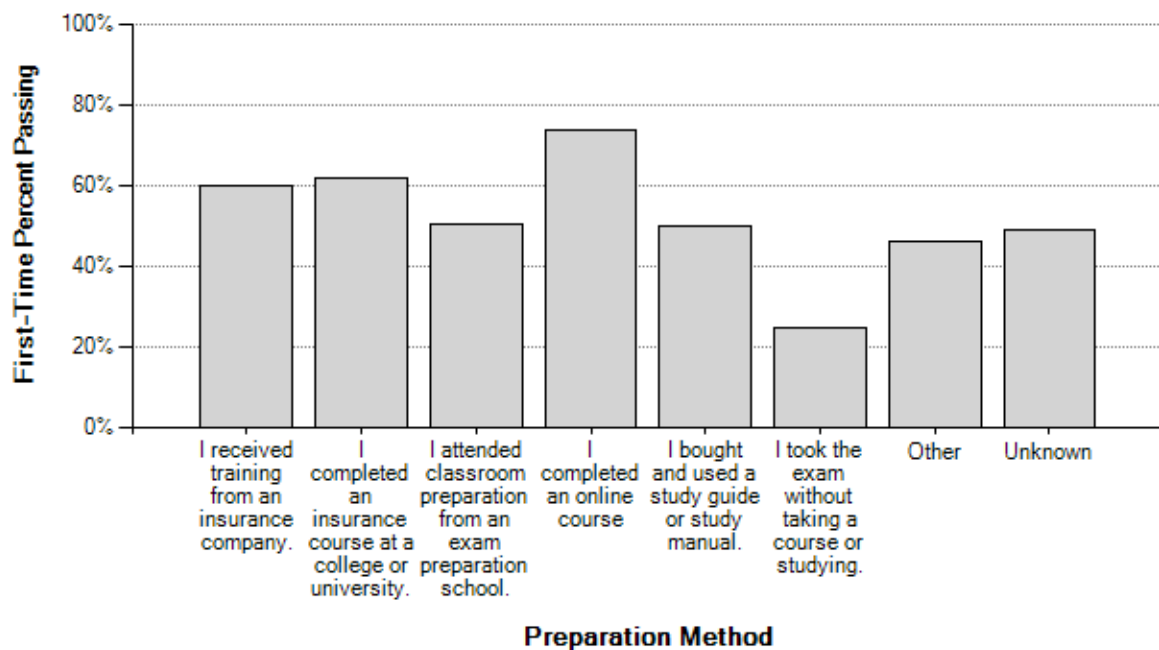


Table 63. Life Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	6,212	61.1	3,793	71.39	15.46
Mexico	548	48.4	265	66.78	16.47
the Caribbean	73	67.1	49	72.89	14.48
Central America	121	45.5	55	66.72	15.30
South America	63	58.7	37	70.38	15.58
Spain	2	50.0	1	67.50	14.85
Other	961	63.6	611	72.28	17.32
No response	115	46.1	53	66.17	17.84

Figure 57. Life Agent Percent Passing by National Origin

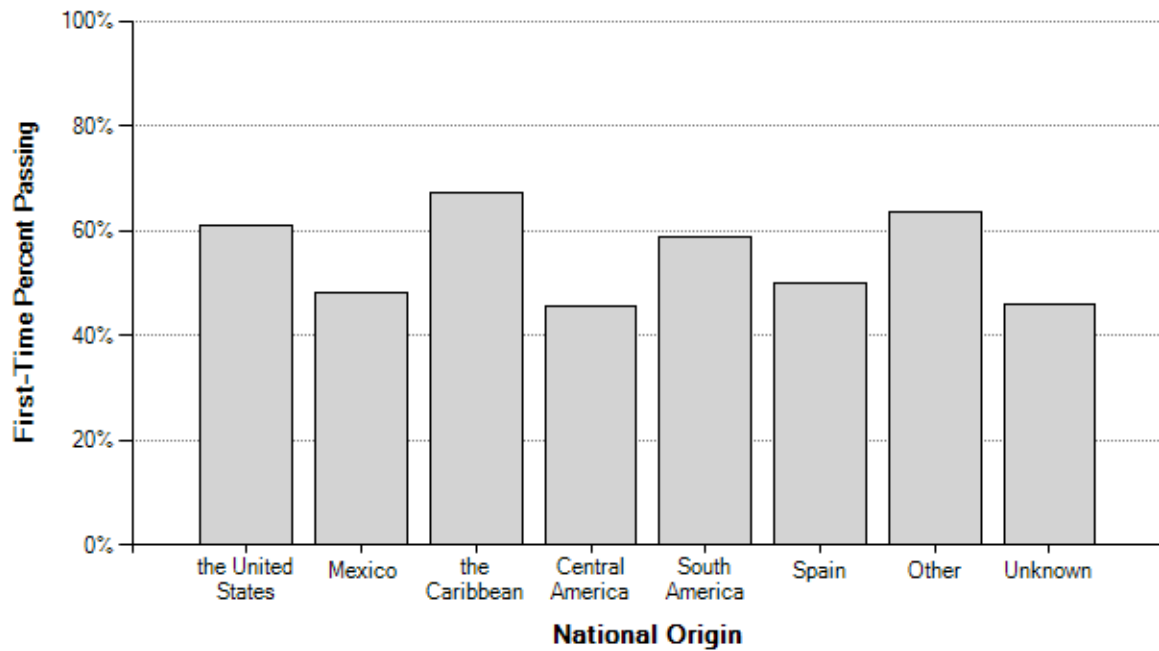


Table 64. Life Agent Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Asian American / Pacific Islander	273	68.5	187	74.67	16.87
	Black	856	57.8	495	69.67	16.25
	Hispanic	1,326	51.7	686	68.13	15.91
	Native American	22	72.7	16	74.41	12.20
	White	762	80.4	613	79.33	12.79
	Other	143	58.0	83	69.51	16.81
	Choose not to respond	124	65.3	81	73.97	13.20
	No response	11	45.5	5	64.45	16.46
Women	Asian American / Pacific Islander	312	65.1	203	72.51	16.64
	Black	1,314	62.6	823	71.44	14.13
	Hispanic	1,778	47.1	837	66.20	16.00
	Native American	19	73.7	14	74.68	16.83
	White	677	77.1	522	78.14	13.62
	Other	190	68.4	130	73.36	16.26
	Choose not to respond	128	60.9	78	70.66	14.47
	No response	8	37.5	3	60.63	16.97
Choose not to respond	Asian American / Pacific Islander	1	100.0	1	82.00	-
	Black	1	0.0	0	54.00	-
	Hispanic	4	25.0	1	49.75	18.03
	Native American	0	-	-	-	-
	White	2	50.0	1	68.00	12.73
	Other	2	50.0	1	63.50	28.99
	Choose not to respond	82	64.6	53	74.66	15.66
	No response	3	66.7	2	73.67	16.80
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black	1	0.0	0	69.00	-
	Hispanic	1	100.0	1	70.00	-
	Native American	0	-	-	-	-
	White	1	100.0	1	75.00	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	54	50.0	27	68.33	16.88

Figure 58. Life Agent Percent Passing by Ethnicity within Gender

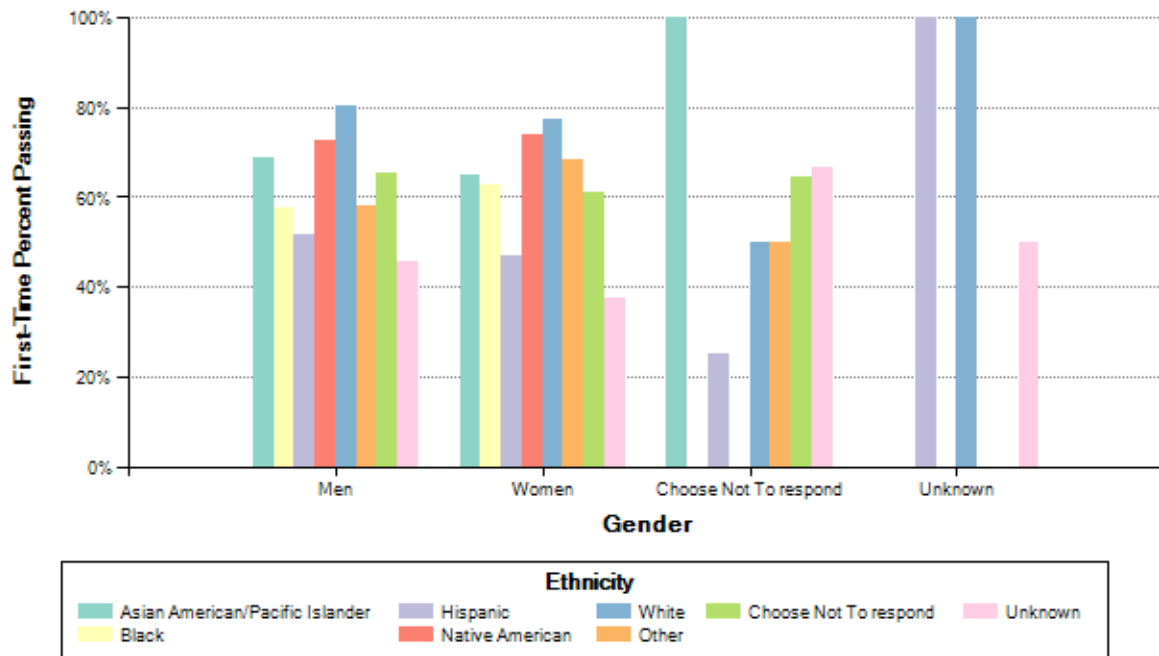


Table 65. Life Agent Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Did not finish high school	87	31.0	27	61.02	16.23
	High school diploma or equivalent	1,582	49.6	785	67.07	16.47
	Two-year college degree (Associate's Degree)	648	60.8	394	71.18	15.01
	Four-year college degree (Bachelor's Degree)	783	82.9	649	79.55	11.71
	Advanced college degree (Master's degree or Doctorate)	261	90.0	235	83.23	10.37
	Choose not to respond	135	48.9	66	68.91	15.55
	No response	21	47.6	10	67.10	17.33
Women	Did not finish high school	101	25.7	26	56.85	16.67
	High school diploma or equivalent	1,933	46.8	904	66.02	15.90
	Two-year college degree (Associate's Degree)	906	60.4	547	70.85	14.98
	Four-year college degree (Bachelor's Degree)	914	78.7	719	77.87	12.18
	Advanced college degree (Master's degree or Doctorate)	388	84.8	329	80.36	10.31
	Choose not to respond	174	47.7	83	66.16	15.65
	No response	10	20.0	2	59.00	13.10
Choose not to respond	Did not finish high school	3	33.3	1	56.67	17.67
	High school diploma or equivalent	11	63.6	7	68.91	14.39
	Two-year college degree (Associate's Degree)	13	46.2	6	63.62	20.71
	Four-year college degree (Bachelor's Degree)	12	75.0	9	81.75	15.29
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	77.00	8.19
	Choose not to respond	45	62.2	28	74.98	13.96
	No response	8	75.0	6	75.00	20.87
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	69.50	0.71
	Two-year college degree (Associate's Degree)	1	100.0	1	72.00	
	Four-year college degree (Bachelor's Degree)	2	50.0	1	71.50	4.95
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	52	50.0	26	68.27	17.20

Figure 59. Life Agent Percent Passing by Education Level within Gender

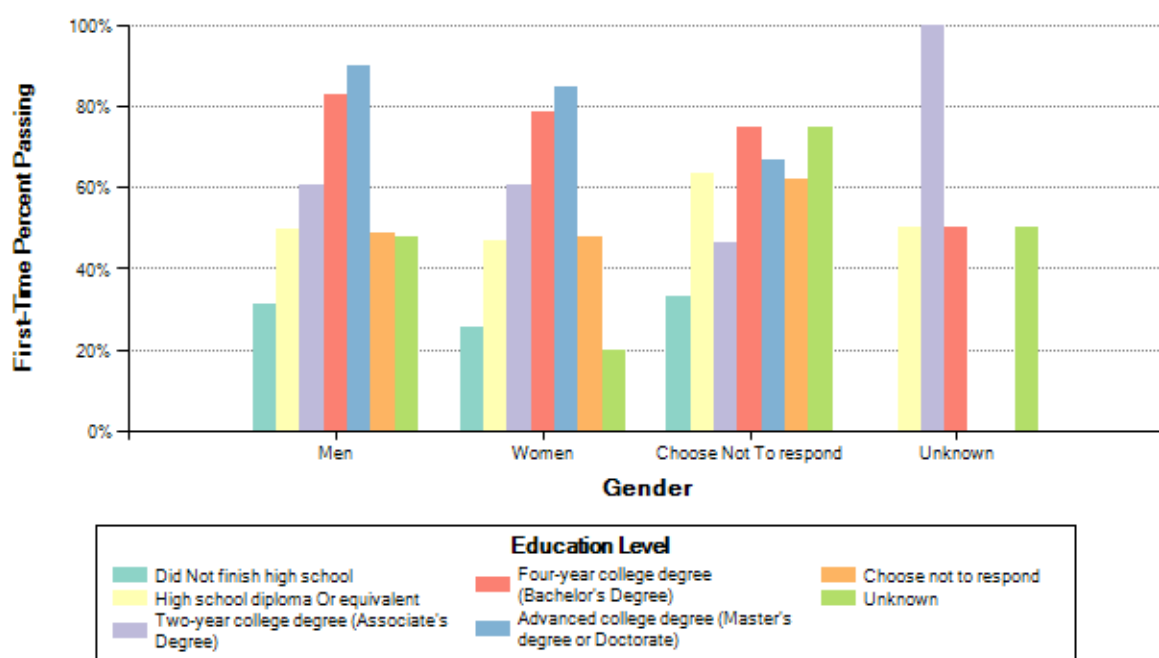


Table 66. Life Agent Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	Yes, more than 30 hours	1,362	68.4	932	74.02	15.83
	Yes, less than 30 hours	1,792	61.1	1,095	71.67	15.31
	No	350	38.0	133	63.36	17.17
	No response	13	46.2	6	64.00	16.44
Women	Yes, more than 30 hours	1,695	63.7	1,079	72.38	15.58
	Yes, less than 30 hours	2,343	58.9	1,379	70.51	15.06
	No	377	39.0	147	62.04	17.27
	No response	11	45.5	5	65.82	13.77
Choose not to respond	Yes, more than 30 hours	33	72.7	24	77.03	14.83
	Yes, less than 30 hours	41	61.0	25	71.59	18.38
	No	15	33.3	5	66.53	14.00
	No response	6	83.3	5	77.67	12.69
No response	Yes, more than 30 hours	2	100.0	2	73.50	2.12
	Yes, less than 30 hours	1	100.0	1	70.00	
	No	0	-	-	-	-
	No response	54	48.1	26	68.28	16.87

Figure 60. Life Agent Percent Passing by Course Taken within Gender

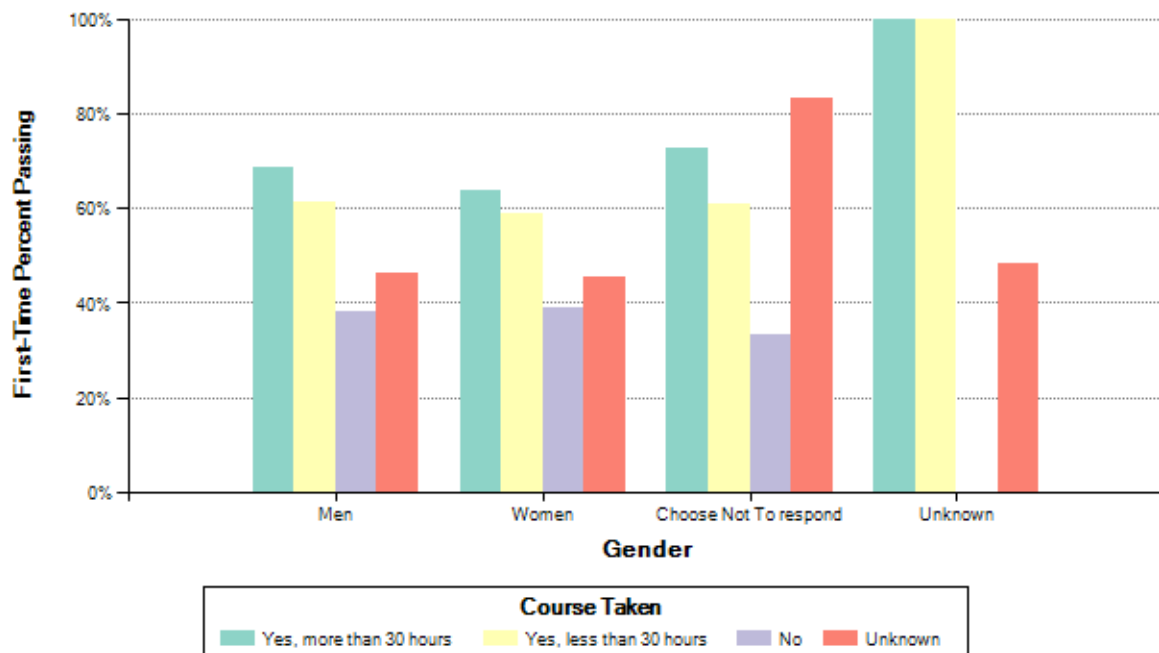


Table 67. Life Agent Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	I received training from an insurance company.	1,143	59.6	681	70.46	15.28
	I completed an insurance course at a college or university.	10	70.0	7	68.20	17.88
	I attended classroom preparation from an exam preparation school.	411	54.7	225	68.48	14.77
	I completed an online course.	1,220	75.2	917	77.55	14.35
	I bought and used a study guide or study manual.	413	48.2	199	67.22	16.85
	I took the exam without taking a course or studying.	57	31.6	18	61.16	18.34
	Other	238	44.5	106	64.72	17.20
	No response	25	52.0	13	65.44	18.78
Women	I received training from an insurance company.	1,569	60.0	942	70.56	14.93
	I completed an insurance course at a college or university.	9	66.7	6	69.00	14.60
	I attended classroom preparation from an exam preparation school.	704	48.0	338	67.08	15.04
	I completed an online course.	1,253	72.0	902	75.64	15.12
	I bought and used a study guide or study manual.	507	50.9	258	67.28	15.97
	I took the exam without taking a course or studying.	46	17.4	8	56.17	14.02
	Other	311	46.9	146	65.17	16.27
	No response	27	37.0	10	63.19	15.53
Choose not to respond	I received training from an insurance company.	18	77.8	14	79.44	11.32
	I completed an insurance course at a college or university.	2	0.0	0	52.50	6.36
	I attended classroom preparation from an exam preparation school.	9	55.6	5	65.11	21.08
	I completed an online course.	17	88.2	15	82.41	16.02
	I bought and used a study guide or study manual.	7	57.1	4	73.43	18.19
	I took the exam without taking a course or studying.	1	0.0	0	45.00	
	Other	34	47.1	16	69.29	13.65
	No response	7	71.4	5	72.00	20.59
No response	I received training from an insurance company.	1	100.0	1	70.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	72.00	
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	1	0.0	0	69.00	
	Other	0	-	-	-	-
	No response	54	50.0	27	68.39	16.89

Figure 61. Life Agent Percent Passing by Preparation Method within Gender

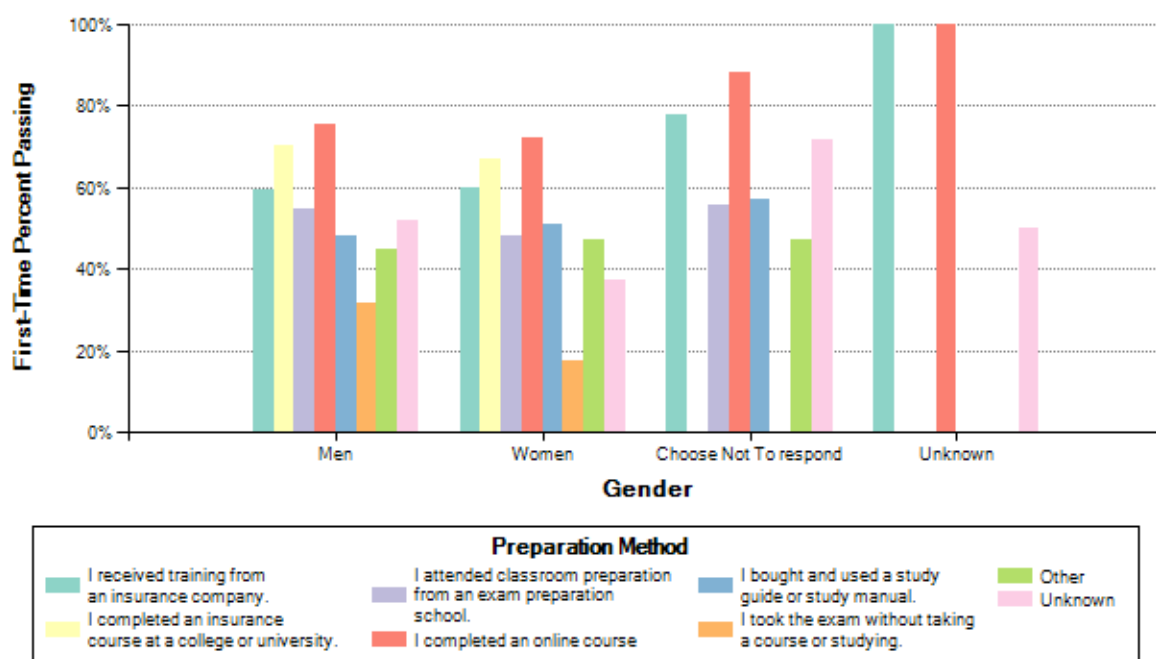


Table 68. Life Agent Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	the United States	2,711	62.7	1,700	72.09	15.69
	Mexico	219	49.8	109	68.21	15.51
	the Caribbean	31	87.1	27	77.32	12.69
	Central America	55	38.2	21	65.04	15.29
	South America	30	56.7	17	69.23	16.55
	Spain	2	50.0	1	67.50	14.85
	Other	443	62.8	278	72.26	17.60
	No response	26	50.0	13	65.23	19.32
Women	the United States	3,434	59.8	2,053	70.84	15.23
	Mexico	328	47.3	155	65.75	16.98
	the Caribbean	41	51.2	21	69.12	14.82
	Central America	65	50.8	33	67.75	15.11
	South America	33	60.6	20	71.42	14.83
	Spain	0	-	-	-	-
	Other	498	64.1	319	72.08	17.25
	No response	27	33.3	9	62.15	18.09
Choose not to respond	the United States	62	58.1	36	71.10	17.24
	Mexico	1	100.0	1	96.00	
	the Caribbean	1	100.0	1	90.00	
	Central America	1	100.0	1	92.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	19	73.7	14	78.26	11.85
	No response	11	54.5	6	69.82	16.65
No response	the United States	5	80.0	4	73.40	5.46
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	0.0	0	69.00	
	No response	51	49.0	25	68.00	17.26

Figure 62. Life Agent Percent Passing by National Origin within Gender

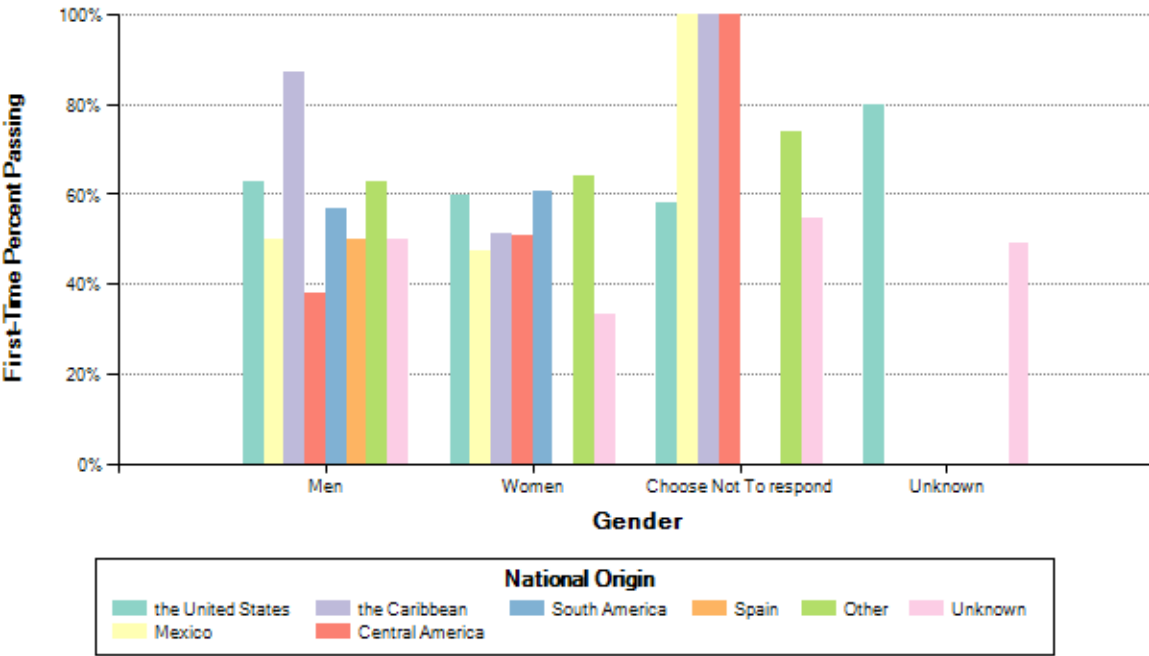


Table 69. Life Agent Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	14	28.6	4	52.07	18.48
	High school diploma or equivalent	133	45.9	61	64.61	17.85
	Two-year college degree (Associate's Degree)	106	58.5	62	69.84	17.38
	Four-year college degree (Bachelor's Degree)	216	80.1	173	78.29	12.99
	Advanced college degree (Master's degree or Doctorate)	95	87.4	83	83.79	11.26
	Choose not to respond	22	36.4	8	67.86	13.26
	No response	0	-	-	-	-
Black	Did not finish high school	21	33.3	7	61.19	16.33
	High school diploma or equivalent	812	45.0	365	65.22	16.00
	Two-year college degree (Associate's Degree)	471	58.8	277	69.85	14.59
	Four-year college degree (Bachelor's Degree)	508	76.4	388	76.16	11.47
	Advanced college degree (Master's degree or Doctorate)	287	84.7	243	79.41	10.16
	Choose not to respond	65	53.8	35	68.51	15.31
	No response	8	37.5	3	69.75	14.37
Hispanic	Did not finish high school	117	18.8	22	55.91	15.30
	High school diploma or equivalent	1,785	41.4	739	64.22	15.76
	Two-year college degree (Associate's Degree)	603	55.9	337	69.33	15.32
	Four-year college degree (Bachelor's Degree)	401	77.3	310	77.21	11.88
	Advanced college degree (Master's degree or Doctorate)	91	81.3	74	80.16	10.86
	Choose not to respond	105	39.0	41	63.19	15.63
	No response	7	28.6	2	63.29	10.31
Native American	Did not finish high school	2	0.0	0	45.50	13.44
	High school diploma or equivalent	17	76.5	13	74.76	13.30
	Two-year college degree (Associate's Degree)	11	100.0	11	83.09	6.95
	Four-year college degree (Bachelor's Degree)	4	50.0	2	69.50	13.60
	Advanced college degree (Master's degree or Doctorate)	5	60.0	3	77.80	11.34
	Choose not to respond	2	50.0	1	56.50	19.09
	No response	0	-	-	-	-
White	Did not finish high school	27	63.0	17	72.93	12.95
	High school diploma or equivalent	596	70.1	418	75.06	14.29
	Two-year college degree (Associate's Degree)	255	76.9	196	77.27	12.64
	Four-year college degree (Bachelor's Degree)	416	90.9	378	83.68	9.92
	Advanced college degree (Master's degree or Doctorate)	109	96.3	105	86.62	7.13
	Choose not to respond	38	60.5	23	75.42	15.74
	No response	1	0.0	0	36.00	
Other	Did not finish high school	8	50.0	4	66.38	14.07
	High school diploma or equivalent	110	53.6	59	65.76	17.45
	Two-year college degree (Associate's Degree)	67	49.3	33	68.10	16.19
	Four-year college degree (Bachelor's Degree)	92	75.0	69	76.99	14.16
	Advanced college degree (Master's degree or Doctorate)	41	95.1	39	83.37	9.61

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Choose not to respond	16	56.3	9	67.88	17.83
	No response	1	100.0	1	90.00	
Choose not to respond	Did not finish high school	2	0.0	0	37.50	14.85
	High school diploma or equivalent	71	56.3	40	69.51	13.53
	Two-year college degree (Associate's Degree)	52	57.7	30	71.48	12.50
	Four-year college degree (Bachelor's Degree)	72	80.6	58	79.71	12.70
	Advanced college degree (Master's degree or Doctorate)	24	79.2	19	76.58	11.93
	Choose not to respond	106	56.6	60	71.16	14.47
	No response	7	71.4	5	70.14	25.02
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	4	50.0	2	62.00	14.72
	Two-year college degree (Associate's Degree)	3	66.7	2	69.67	16.62
	Four-year college degree (Bachelor's Degree)	2	0.0	0	58.50	13.44
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	67	49.3	33	67.63	17.12

Figure 63. Life Agent Percent Passing by Education Level within Ethnicity

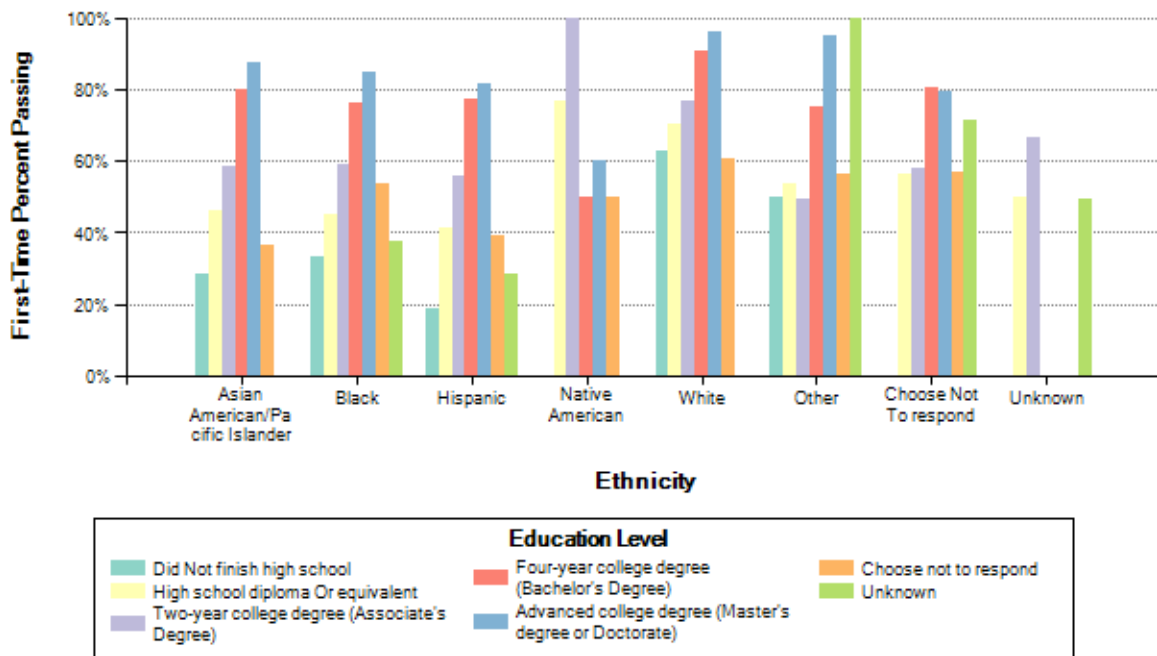


Table 70. Life Agent Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	313	71.9	225	76.29	16.19
	Yes, less than 30 hours	208	66.3	138	72.28	16.06
	No	65	43.1	28	64.25	18.00
	No response	0	-	-	-	-
Black	Yes, more than 30 hours	795	64.5	513	71.96	14.70
	Yes, less than 30 hours	1,183	62.0	733	71.42	14.24
	No	187	36.4	68	61.23	17.70
	No response	7	57.1	4	69.29	15.18
Hispanic	Yes, more than 30 hours	1,128	55.1	622	69.22	16.26
	Yes, less than 30 hours	1,675	48.4	810	66.84	15.41
	No	300	30.3	91	59.64	16.02
	No response	6	33.3	2	64.67	12.50
Native American	Yes, more than 30 hours	16	81.3	13	75.00	15.06
	Yes, less than 30 hours	23	69.6	16	75.00	13.66
	No	2	50.0	1	65.50	23.33
	No response	0	-	-	-	-
White	Yes, more than 30 hours	565	84.2	476	80.70	12.20
	Yes, less than 30 hours	768	77.2	593	78.21	13.06
	No	107	62.6	67	72.49	16.55
	No response	2	50.0	1	70.50	10.61
Other	Yes, more than 30 hours	155	67.1	104	72.64	17.66
	Yes, less than 30 hours	141	69.5	98	73.71	14.59
	No	39	30.8	12	60.33	15.13
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	114	70.2	80	75.09	12.99
	Yes, less than 30 hours	175	63.4	111	72.74	14.73
	No	42	42.9	18	66.76	15.31
	No response	3	100.0	3	81.67	8.50
No response	Yes, more than 30 hours	6	66.7	4	69.67	16.69
	Yes, less than 30 hours	4	25.0	1	59.25	13.72
	No	0	-	-	-	-
	No response	66	48.5	32	67.42	16.99

Figure 64. Life Agent Percent Passing by Course Taken within Ethnicity

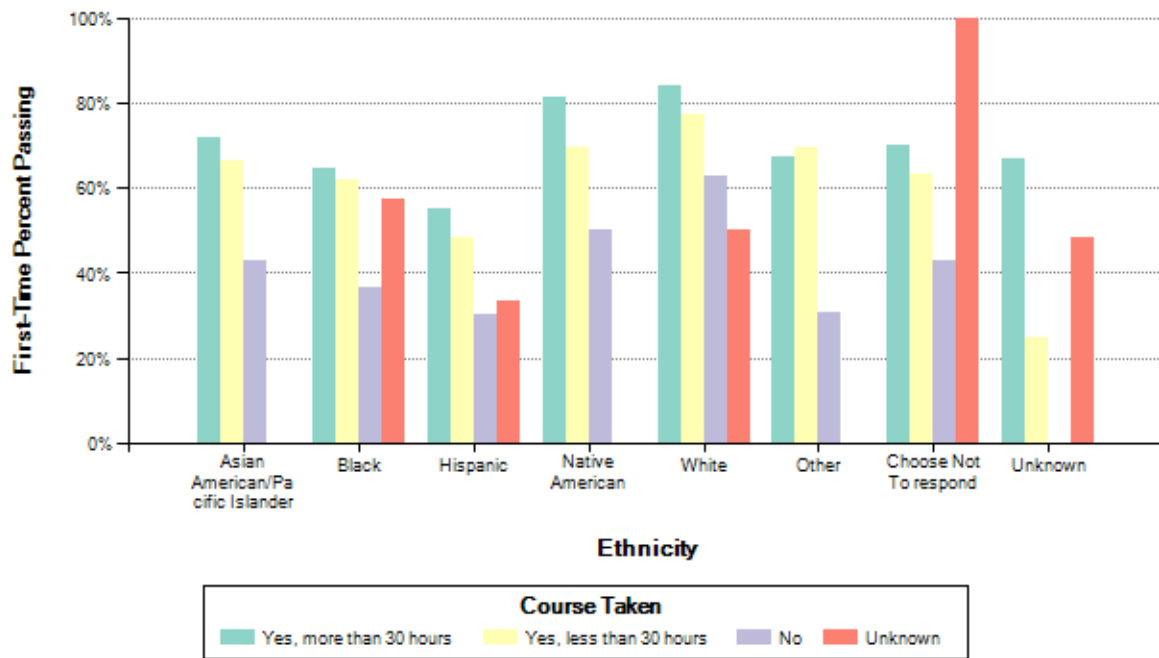


Table 71. Life Agent Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	82	65.9	54	71.02	18.08
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	27	48.1	13	67.56	15.46
	I completed an online course.	308	77.6	239	78.49	14.24
	I bought and used a study guide or study manual.	89	61.8	55	71.39	17.05
	I took the exam without taking a course or studying.	23	17.4	4	52.13	16.64
	Other	55	47.3	26	65.78	14.99
	No response	2	0.0	0	47.50	28.99
Black	I received training from an insurance company.	906	64.5	584	71.64	14.24
	I completed an insurance course at a college or university.	7	57.1	4	58.00	20.58
	I attended classroom preparation from an exam preparation school.	434	57.1	248	69.54	14.52
	I completed an online course.	433	67.4	292	74.19	14.17
	I bought and used a study guide or study manual.	229	52.8	121	68.63	16.00
	I took the exam without taking a course or studying.	22	27.3	6	59.82	15.14
	Other	130	43.8	57	63.17	18.00
	No response	11	54.5	6	70.64	13.62
Hispanic	I received training from an insurance company.	1,130	48.7	550	66.89	15.41
	I completed an insurance course at a college or university.	4	50.0	2	67.75	6.08
	I attended classroom preparation from an exam preparation school.	436	38.1	166	63.56	14.59
	I completed an online course.	889	63.8	567	72.26	16.01
	I bought and used a study guide or study manual.	365	35.9	131	62.03	15.87
	I took the exam without taking a course or studying.	33	6.1	2	53.15	12.73
	Other	239	43.1	103	63.95	15.93
	No response	13	30.8	4	64.31	13.11
Native American	I received training from an insurance company.	9	66.7	6	71.44	16.56
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	6	66.7	4	69.83	12.78
	I completed an online course.	19	84.2	16	79.37	11.43
	I bought and used a study guide or study manual.	4	75.0	3	68.50	21.75
	I took the exam without taking a course or studying.	1	0.0	0	68.00	
	Other	2	50.0	1	72.00	24.04
	No response	0	-	-	-	-

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
White	I received training from an insurance company.	428	75.2	322	76.62	13.01
	I completed an insurance course at a college or university.	6	100.0	6	80.17	4.26
	I attended classroom preparation from an exam preparation school.	139	64.0	89	73.38	14.10
	I completed an online course.	639	89.7	573	83.35	10.71
	I bought and used a study guide or study manual.	160	63.1	101	73.16	14.59
	I took the exam without taking a course or studying.	15	73.3	11	77.33	11.83
	Other	49	65.3	32	72.92	16.00
	No response	6	50.0	3	64.33	20.68
Other	I received training from an insurance company.	81	70.4	57	73.41	15.62
	I completed an insurance course at a college or university.	2	50.0	1	72.50	14.85
	I attended classroom preparation from an exam preparation school.	37	51.4	19	65.11	18.15
	I completed an online course.	118	74.6	88	77.34	13.24
	I bought and used a study guide or study manual.	46	54.3	25	68.63	16.16
	I took the exam without taking a course or studying.	7	42.9	3	64.29	21.08
	Other	40	47.5	19	62.85	18.63
	No response	4	50.0	2	64.50	28.52
Choose not to respond	I received training from an insurance company.	92	69.6	64	74.57	11.92
	I completed an insurance course at a college or university.	2	0.0	0	52.50	6.36
	I attended classroom preparation from an exam preparation school.	41	65.9	27	71.68	13.65
	I completed an online course.	84	70.2	59	75.61	16.23
	I bought and used a study guide or study manual.	33	72.7	24	74.79	13.77
	I took the exam without taking a course or studying.	4	0.0	0	59.25	10.78
	Other	68	44.1	30	68.85	14.02
	No response	10	80.0	8	69.60	18.90
No response	I received training from an insurance company.	3	33.3	1	66.00	21.38
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	50.0	2	68.50	14.20
	I completed an online course.	1	100.0	1	72.00	
	I bought and used a study guide or study manual.	1	100.0	1	70.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	67	47.8	32	67.03	17.16

Figure 65. Life Agent Percent Passing by Preparation Method within Ethnicity

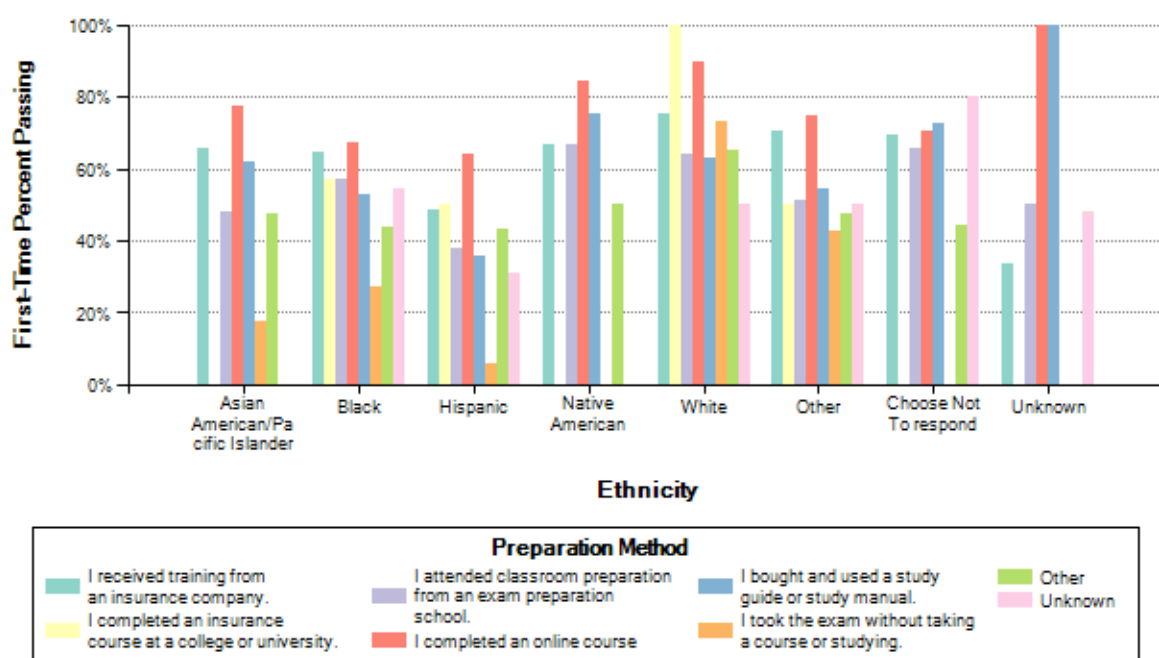


Table 72. Life Agent Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	105	65.7	69	72.65	15.85
	Mexico	0	-	-	-	-
	the Caribbean	1	100.0	1	90.00	
	Central America	0	-	-	-	-
	South America	1	100.0	1	74.00	
	Spain	0	-	-	-	-
	Other	476	67.2	320	73.89	16.77
	No response	3	0.0	0	41.67	22.85
Black	the United States	1,924	61.5	1,183	71.09	14.65
	Mexico	0	-	-	-	-
	the Caribbean	27	63.0	17	69.26	15.16
	Central America	5	20.0	1	56.80	11.69
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	204	54.9	112	68.39	17.47
	No response	12	41.7	5	62.42	21.04
Hispanic	the United States	2,325	49.0	1,140	66.95	15.89
	Mexico	537	48.4	260	66.77	16.43
	the Caribbean	36	66.7	24	74.17	14.03
	Central America	111	45.9	51	66.71	15.37
	South America	58	60.3	35	70.60	15.62
	Spain	1	0.0	0	57.00	
	Other	25	32.0	8	58.28	19.73
	No response	16	43.8	7	69.63	13.45
Native American	the United States	39	76.9	30	75.85	13.36
	Mexico	1	0.0	0	55.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	0.0	0	43.00	
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
White	the United States	1,377	79.0	1,088	78.81	13.04
	Mexico	1	0.0	0	30.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	1	100.0	1	78.00	
	Other	60	76.7	46	79.08	14.73
	No response	3	66.7	2	64.00	18.52
Other	the United States	186	63.4	118	70.99	15.74
	Mexico	1	0.0	0	62.00	
	the Caribbean	6	83.3	5	79.00	10.64
	Central America	2	100.0	2	81.00	2.83
	South America	0	-	-	-	-
	Spain	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	137	63.5	87	72.06	18.07
	No response	3	66.7	2	76.67	18.93
	the United States	247	64.4	159	73.13	13.85
Choose not to respond	Mexico	8	62.5	5	74.63	15.95
	the Caribbean	3	66.7	2	72.33	19.14
	Central America	3	33.3	1	74.00	15.62
	South America	3	33.3	1	74.00	13.23
	Spain	0	-	-	-	-
	Other	57	66.7	38	73.26	14.89
	No response	13	46.2	6	64.69	20.54
	the United States	9	66.7	6	72.89	11.68
	Mexico	0	-	-	-	-
No response	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	0.0	0	45.00	5.66
	No response	65	47.7	31	67.06	17.05

Figure 66. Life Agent Percent Passing by National Origin within Ethnicity

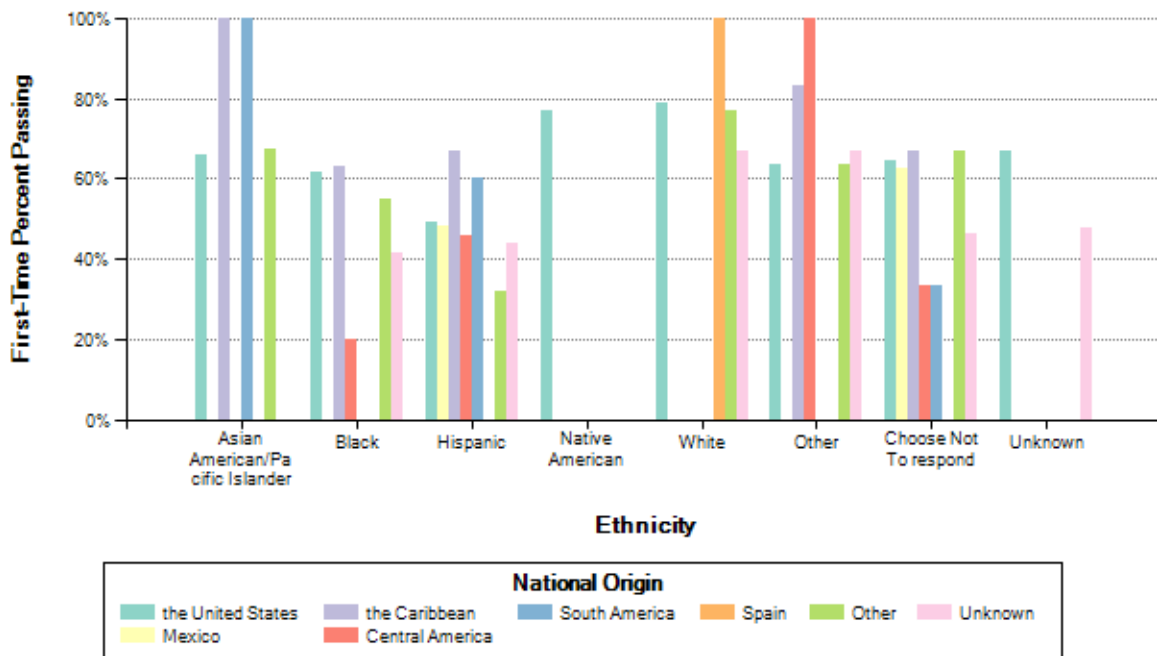


Table 73. Life Agent Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	137	32.1	44	61.25	15.69
	High school diploma or equivalent	2,887	49.4	1,427	67.07	15.96
	Two-year college degree (Associate's Degree)	1,228	62.5	768	71.65	14.35
	Four-year college degree (Bachelor's Degree)	1,242	82.0	1,019	79.31	11.39
	Advanced college degree (Master's degree or Doctorate)	448	87.1	390	81.17	10.06
	Choose not to respond	266	53.8	143	68.89	15.62
	No response	4	50.0	2	67.75	24.01
Mexico	Did not finish high school	26	19.2	5	52.50	16.40
	High school diploma or equivalent	325	44.3	144	65.33	16.33
	Two-year college degree (Associate's Degree)	105	51.4	54	68.33	16.16
	Four-year college degree (Bachelor's Degree)	61	75.4	46	76.30	11.57
	Advanced college degree (Master's degree or Doctorate)	13	69.2	9	78.85	12.62
	Choose not to respond	17	35.3	6	63.24	16.28
	No response	1	100.0	1	72.00	
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	20	45.0	9	64.65	15.23
	Two-year college degree (Associate's Degree)	17	64.7	11	72.47	13.40
	Four-year college degree (Bachelor's Degree)	21	85.7	18	80.29	10.04
	Advanced college degree (Master's degree or Doctorate)	13	84.6	11	77.54	12.98
	Choose not to respond	2	0.0	0	51.00	5.66
	No response	0	-	-	-	-
Central America	Did not finish high school	3	0.0	0	58.67	4.62
	High school diploma or equivalent	70	34.3	24	63.27	13.54
	Two-year college degree (Associate's Degree)	27	66.7	18	71.33	17.40
	Four-year college degree (Bachelor's Degree)	13	69.2	9	77.00	16.57
	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	60.00	14.14
	Choose not to respond	6	50.0	3	70.17	13.48
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	20	30.0	6	60.10	14.18
	Two-year college degree (Associate's Degree)	11	72.7	8	77.00	13.51
	Four-year college degree (Bachelor's Degree)	26	76.9	20	75.58	12.45
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	88.00	5.57
	Choose not to respond	3	0.0	0	52.00	10.82

National Origin	Education Level	Total	Passing candidates		Scaled score		
			%	N	Mean	SD	
	No response		0	-	-	-	-
Spain	Did not finish high school		0	-	-	-	-
	High school diploma or equivalent		1	0.0	0	57.00	
	Two-year college degree (Associate's Degree)		1	100.0	1	78.00	
	Four-year college degree (Bachelor's Degree)		0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)		0	-	-	-	-
	Choose not to respond		0	-	-	-	-
	No response		0	-	-	-	-
Other	Did not finish high school		22	18.2	4	51.64	18.90
	High school diploma or equivalent		195	42.1	82	62.28	18.70
	Two-year college degree (Associate's Degree)		172	48.8	84	66.90	17.72
	Four-year college degree (Bachelor's Degree)		345	76.8	265	77.00	13.85
	Advanced college degree (Master's degree or Doctorate)		170	88.8	151	83.19	10.56
	Choose not to respond		54	42.6	23	69.19	14.54
	No response		3	66.7	2	78.00	16.70
No response	Did not finish high school		3	33.3	1	51.00	22.27
	High school diploma or equivalent		10	50.0	5	62.40	18.35
	Two-year college degree (Associate's Degree)		7	57.1	4	66.14	25.00
	Four-year college degree (Bachelor's Degree)		3	33.3	1	71.33	12.34
	Advanced college degree (Master's degree or Doctorate)		3	33.3	1	70.33	5.86
	Choose not to respond		6	33.3	2	62.17	23.50
	No response		83	47.0	39	67.13	17.19

Figure 67. Life Agent Percent Passing by Education Level within National Origin

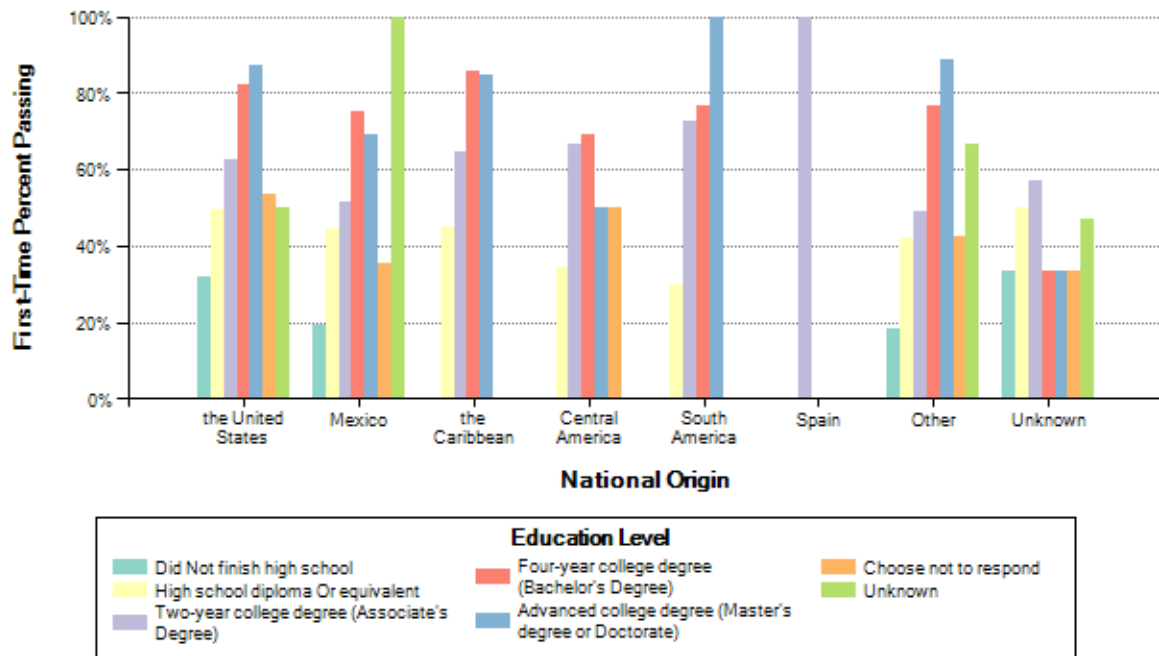


Table 74. Life Agent Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	2,255	66.1	1,491	73.17	15.21
	Yes, less than 30 hours	3,392	61.1	2,074	71.54	14.91
	No	556	39.9	222	63.28	17.21
	No response	9	66.7	6	71.00	9.92
Mexico	Yes, more than 30 hours	210	54.8	115	68.97	17.60
	Yes, less than 30 hours	290	46.2	134	66.22	15.54
	No	48	33.3	16	60.67	15.29
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	33	81.8	27	76.94	14.34
	Yes, less than 30 hours	35	57.1	20	70.57	13.05
	No	4	25.0	1	59.50	20.63
	No response	1	100.0	1	74.00	
Central America	Yes, more than 30 hours	48	56.3	27	70.69	15.55
	Yes, less than 30 hours	62	38.7	24	64.92	14.18
	No	11	36.4	4	59.55	17.16
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	30	60.0	18	70.03	16.08
	Yes, less than 30 hours	25	60.0	15	71.24	16.05
	No	8	50.0	4	69.00	13.83
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	2	50.0	1	67.50	14.85
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	501	70.3	352	75.17	16.66
	Yes, less than 30 hours	350	63.4	222	71.52	16.75
	No	108	34.3	37	61.49	17.90
	No response	2	0.0	0	66.00	4.24
No response	Yes, more than 30 hours	13	46.2	6	68.46	18.05
	Yes, less than 30 hours	23	47.8	11	64.09	19.83
	No	7	14.3	1	54.57	16.15
	No response	72	48.6	35	67.56	17.16

Figure 68. Life Agent Percent Passing by Course Taken within National Origin

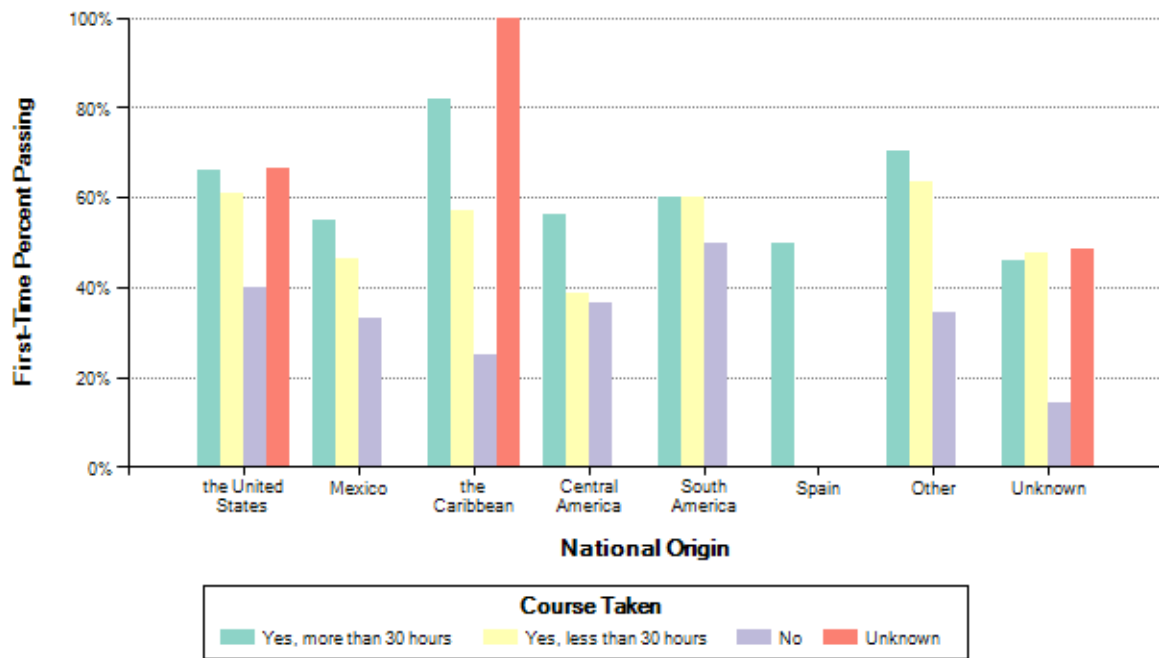
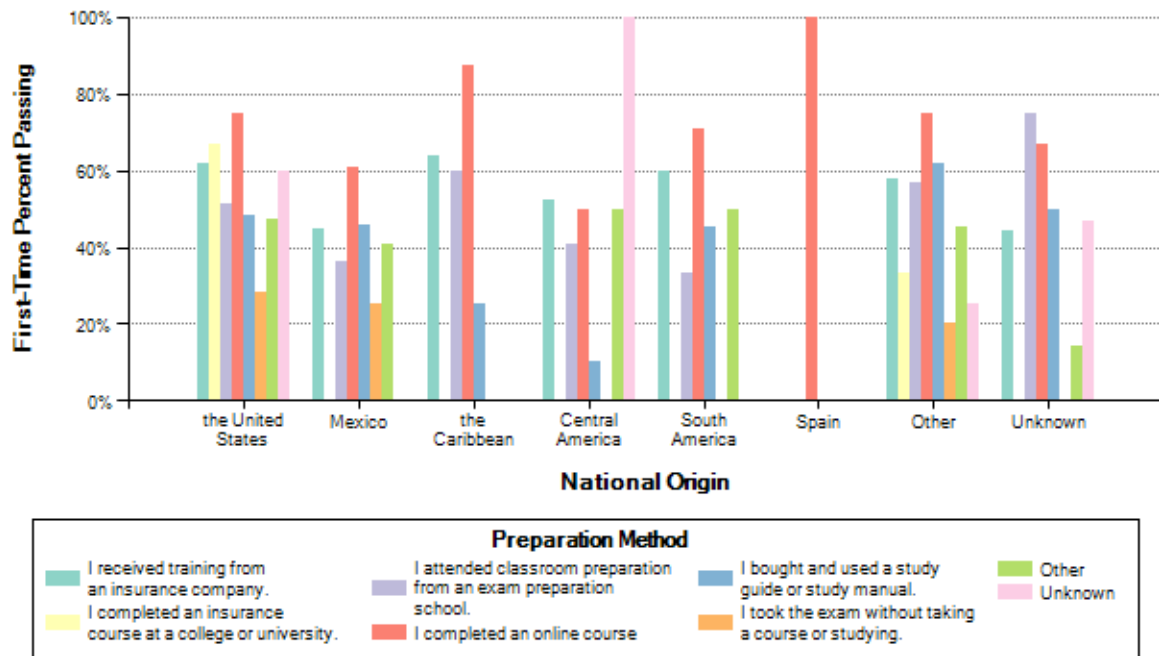


Table 75. Life Agent Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	2,256	61.6	1,389	71.26	14.71
	I completed an insurance course at a college or university.	18	66.7	12	68.94	14.24
	I attended classroom preparation from an exam preparation school.	935	51.4	481	68.01	14.72
	I completed an online course.	1,781	75.0	1,336	76.96	14.29
	I bought and used a study guide or study manual.	709	48.4	343	66.92	16.18
	I took the exam without taking a course or studying.	67	28.4	19	61.75	16.11
	Other	426	47.2	201	65.36	16.71
	No response	20	60.0	12	69.10	14.00
Mexico	I received training from an insurance company.	189	45.0	85	65.09	15.44
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	83	36.1	30	63.94	13.98
	I completed an online course.	178	60.7	108	71.73	17.42
	I bought and used a study guide or study manual.	50	46.0	23	64.76	16.16
	I took the exam without taking a course or studying.	4	25.0	1	54.50	17.94
	Other	44	40.9	18	62.84	17.39
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	33	63.6	21	70.94	12.99
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	10	60.0	6	68.90	17.23
	I completed an online course.	24	87.5	21	81.33	10.92
	I bought and used a study guide or study manual.	4	25.0	1	55.25	14.71
	I took the exam without taking a course or studying.	1	0.0	0	61.00	
	Other	1	0.0	0	57.00	
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	42	52.4	22	69.14	14.79
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	22	40.9	9	61.41	14.98
	I completed an online course.	36	50.0	18	71.06	14.77
	I bought and used a study guide or study manual.	10	10.0	1	55.40	13.14
	I took the exam without taking a course or studying.	2	0.0	0	52.00	22.63
	Other	8	50.0	4	65.75	13.99
	No response	1	100.0	1	76.00	

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
South America	I received training from an insurance company.	20	60.0	12	69.75	13.60
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	33.3	1	61.00	15.13
	I completed an online course.	24	70.8	17	75.46	15.00
	I bought and used a study guide or study manual.	11	45.5	5	64.73	19.79
	I took the exam without taking a course or studying.	1	0.0	0	52.00	
	Other	4	50.0	2	70.25	11.70
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	1	0.0	0	57.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	78.00	
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	181	58.0	105	68.57	17.96
	I completed an insurance course at a college or university.	3	33.3	1	55.67	24.42
	I attended classroom preparation from an exam preparation school.	67	56.7	38	68.25	17.81
	I completed an online course.	444	74.8	332	77.55	15.19
	I bought and used a study guide or study manual.	139	61.9	86	71.50	16.74
	I took the exam without taking a course or studying.	30	20.0	6	53.73	17.06
	Other	93	45.2	42	65.89	16.28
	No response	4	25.0	1	49.75	19.69
No response	I received training from an insurance company.	9	44.4	4	63.56	19.69
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	75.0	3	66.25	31.83
	I completed an online course.	3	66.7	2	63.67	31.90
	I bought and used a study guide or study manual.	4	50.0	2	69.00	10.80
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	7	14.3	1	60.57	9.18
	No response	88	46.6	41	66.84	17.58

Figure 69. Life Agent Percent Passing by Preparation Method within National Origin



Limited Lines

Statistically significant differences were found in the following demographic groups:

- between male and female examinees

Male candidates and candidates whose primary language is English scored higher than their counterpart demographic group(s). There was no statistically significant difference between the performance of white and black or hispanic candidates. Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 76. Limited Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	2,112	77.3	1,632	78.53	13.16

Table 77. Limited Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	345	84.9	293	81.97	12.22
Women	1,749	75.6	1,323	77.84	13.24
Choose not to respond	9	88.9	8	84.56	12.06
No response	9	88.9	8	74.89	13.31

Figure 70. Limited Lines Percent Passing by Gender

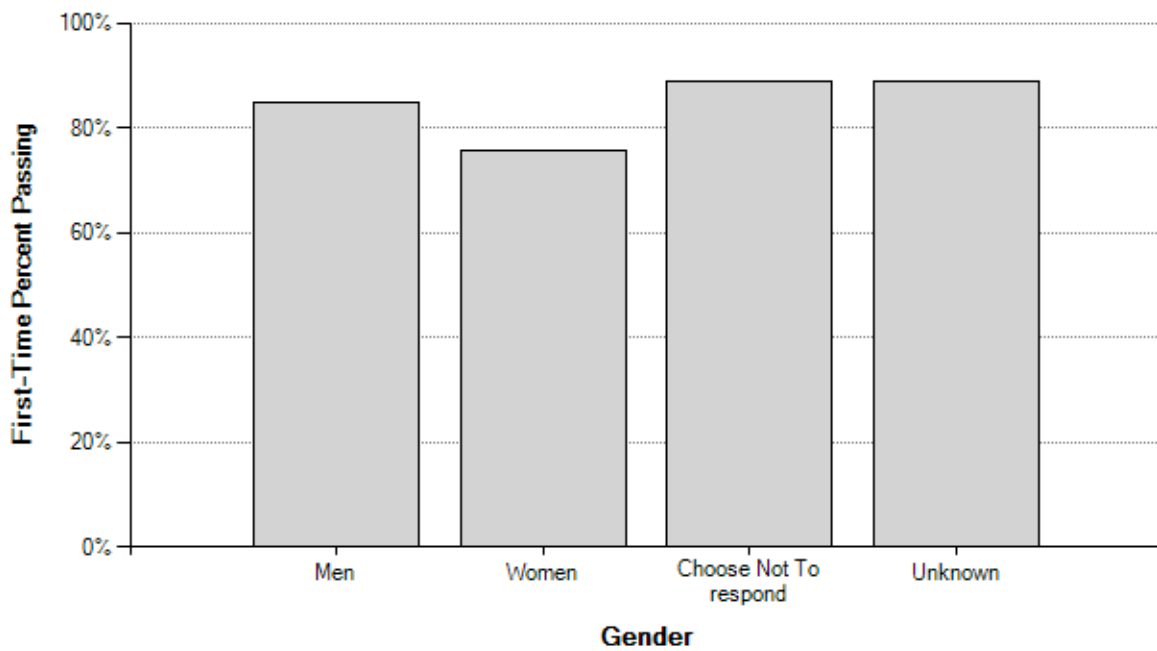


Table 78. Limited Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	4	100.0	4	92.75	5.56
Black	74	89.2	66	82.18	10.27
Hispanic	1,906	76.7	1,462	78.32	13.20
Native American	1	100.0	1	79.00	
White	69	76.8	53	79.52	12.88
Other	21	76.2	16	78.00	12.96
Choose not to respond	25	80.0	20	81.20	17.30
No response	12	83.3	10	74.00	12.63

Figure 71. Limited Lines Percent Passing by Ethnicity

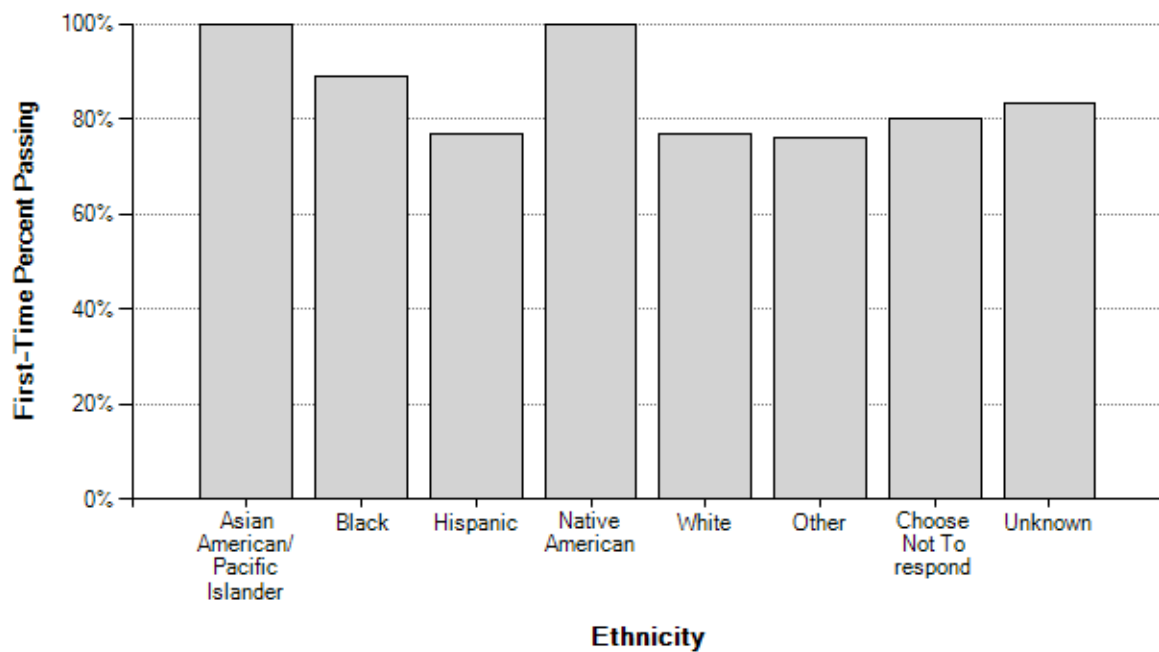


Table 79. Limited Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	698	74.6	521	77.36	13.14
Yes, less than 30 hours	1,035	81.7	846	80.36	12.91
No	362	69.9	253	75.88	13.17
No response	17	70.6	12	71.65	13.10

Figure 72. Limited Lines Percent Passing by Course Taken

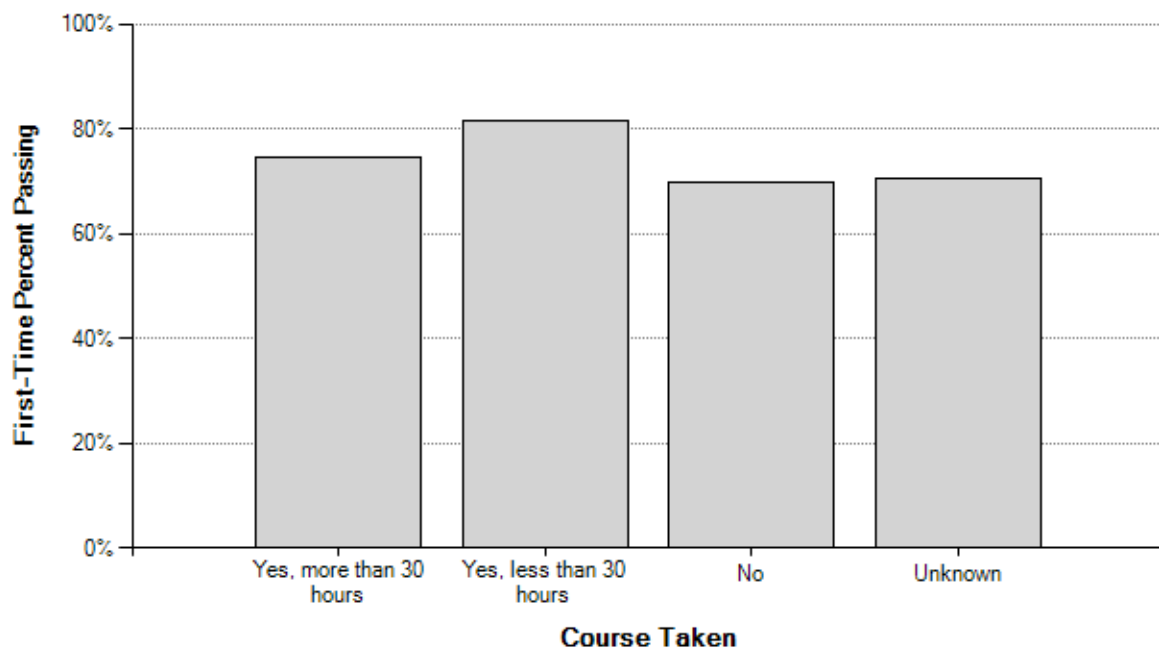


Table 80. Limited Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	24	58.3	14	72.33	17.03
Between \$50,000 and \$100,000	48	83.3	40	82.46	13.54
Between \$25,000 and \$50,000	426	83.3	355	81.32	13.36
Less than \$25,000	1,589	76.0	1,207	77.89	12.86
No response	25	64.0	16	70.56	14.46

Figure 73. Limited Lines Percent Passing by Income Level

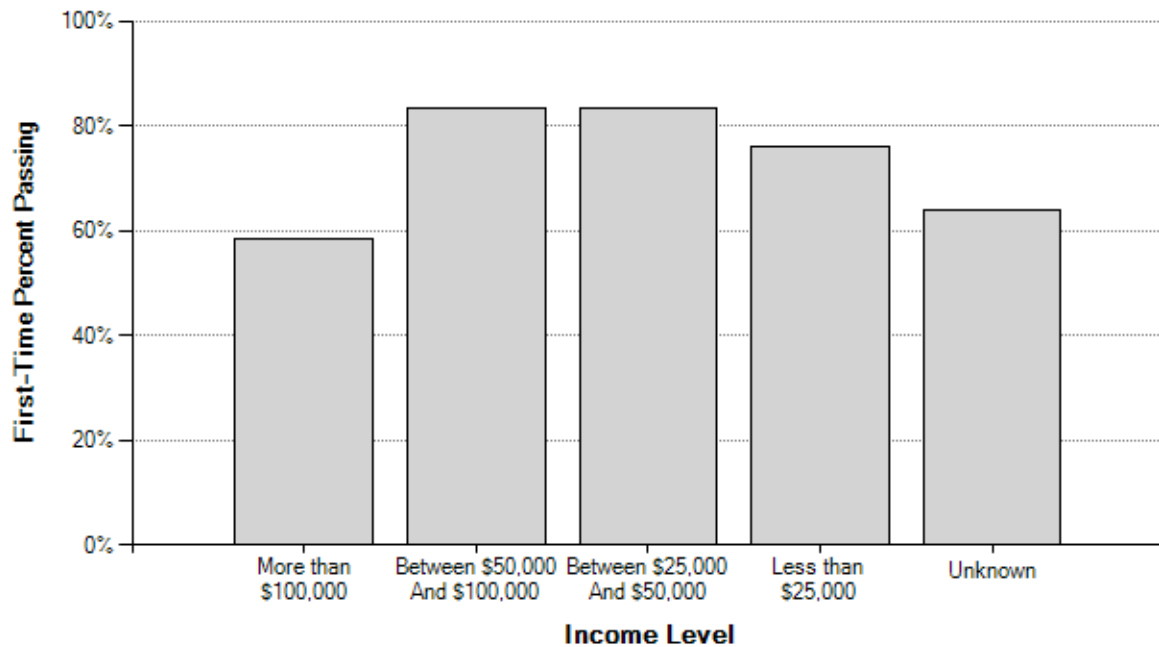


Table 81. Limited Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	1,217	78.8	959	79.23	13.35
Between 31 and 50 hours	700	76.7	537	78.40	12.82
Between 51 and 70 hours	108	75.9	82	76.60	11.24
More than 70 hours	65	61.5	40	72.05	14.10
No response	22	63.6	14	72.50	12.63

Figure 74. Limited Lines Percent Passing by Total Hours Spent Studying

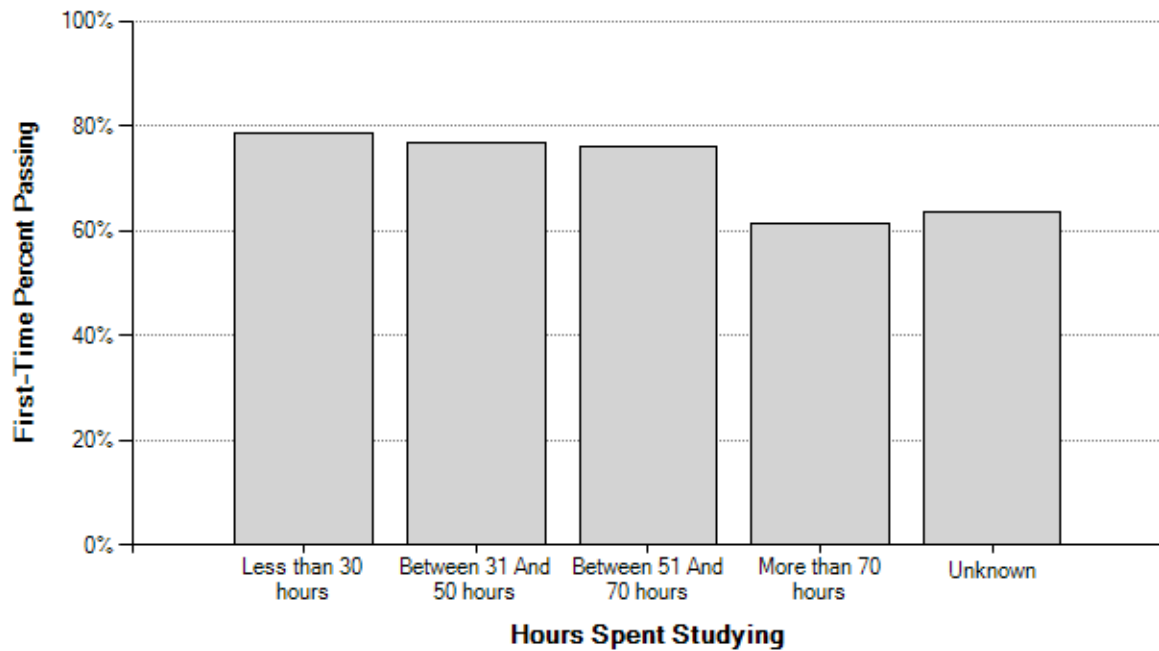


Table 82. Limited Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,572	77.9	1,224	78.80	12.83
Spanish	490	75.7	371	77.97	14.07
Other	3	66.7	2	81.00	26.00
Choose not to respond	30	76.7	23	76.00	13.30
No response	17	70.6	12	73.65	13.38

Figure 75. Limited Lines Percent Passing by Primary Language

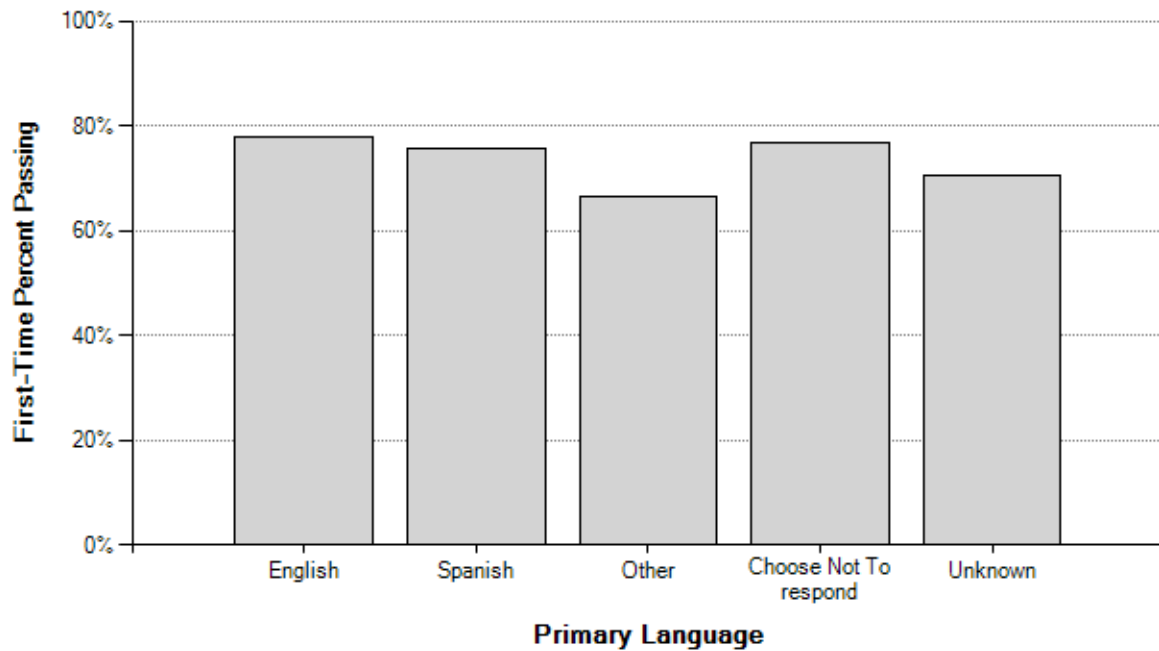


Table 83. Limited Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	93	64.5	60	75.47	14.95
High school diploma or equivalent	1,563	76.4	1,194	77.82	12.90
Two-year college degree (Associate's Degree)	265	83.8	222	81.52	12.60
Four-year college degree (Bachelor's Degree)	92	93.5	86	87.01	10.61
Advanced college degree (Master's degree or Doctorate)	10	90.0	9	83.10	17.78
Choose not to respond	66	69.7	46	77.23	15.36
No response	23	65.2	15	72.65	12.36

Figure 76. Limited Lines Percent Passing by Education Level

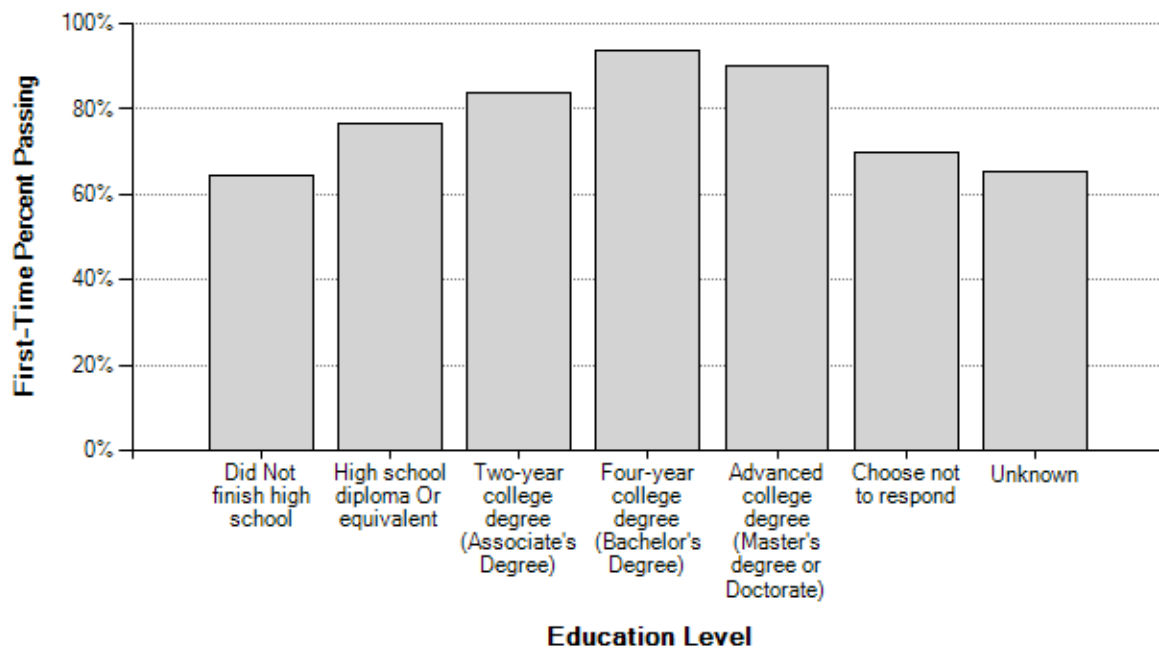


Table 84. Limited Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	1,510	77.9	1,177	78.40	12.60
I completed an insurance course at a college or university.	9	88.9	8	84.56	19.38
I attended classroom preparation from an exam preparation school.	90	88.9	80	84.52	12.00
I completed an online course.	180	83.3	150	84.32	14.18
I bought and used a study guide or study manual.	148	69.6	103	74.57	12.41
I took the exam without taking a course or studying.	22	40.9	9	67.09	14.63
Other	130	70.0	91	75.20	14.29
No response	23	60.9	14	71.74	12.67

Figure 77. Limited Lines Percent Passing by Preparation Method

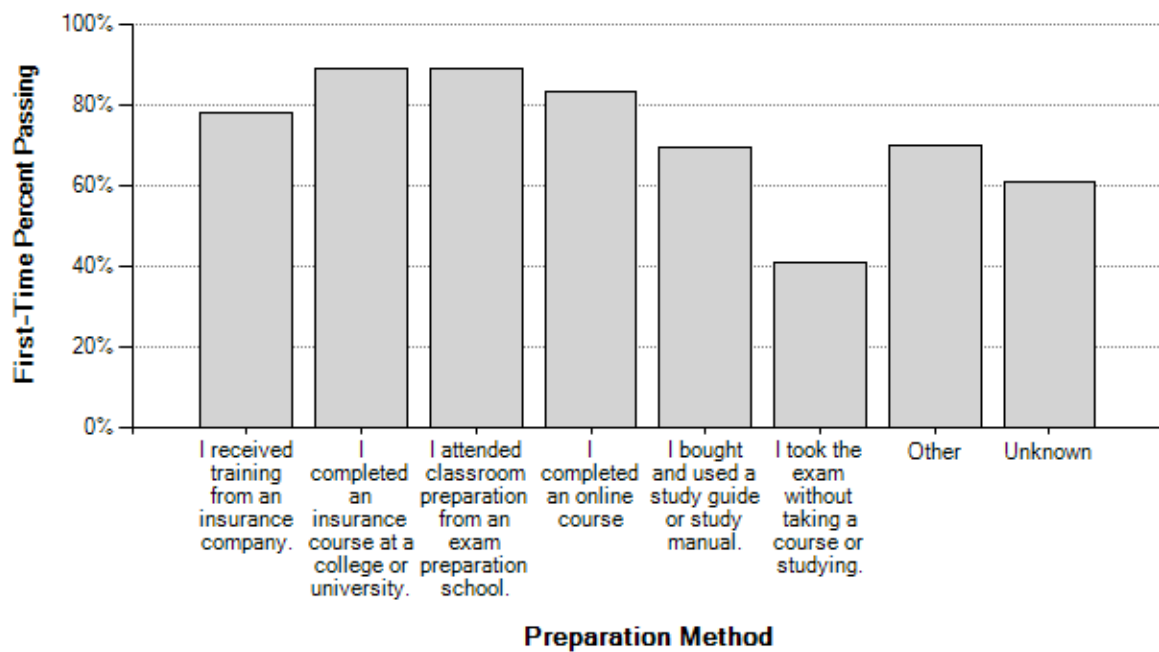


Table 85. Limited Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,728	76.9	1,328	78.13	12.92
Mexico	274	79.9	219	80.83	13.93
the Caribbean	18	77.8	14	79.67	16.17
Central America	28	82.1	23	82.04	12.63
South America	15	80.0	12	81.87	19.00
Spain	0	-	-	-	-
Other	26	69.2	18	77.08	13.46
No response	23	78.3	18	75.87	13.26

Figure 78. Limited Lines Percent Passing by National Origin

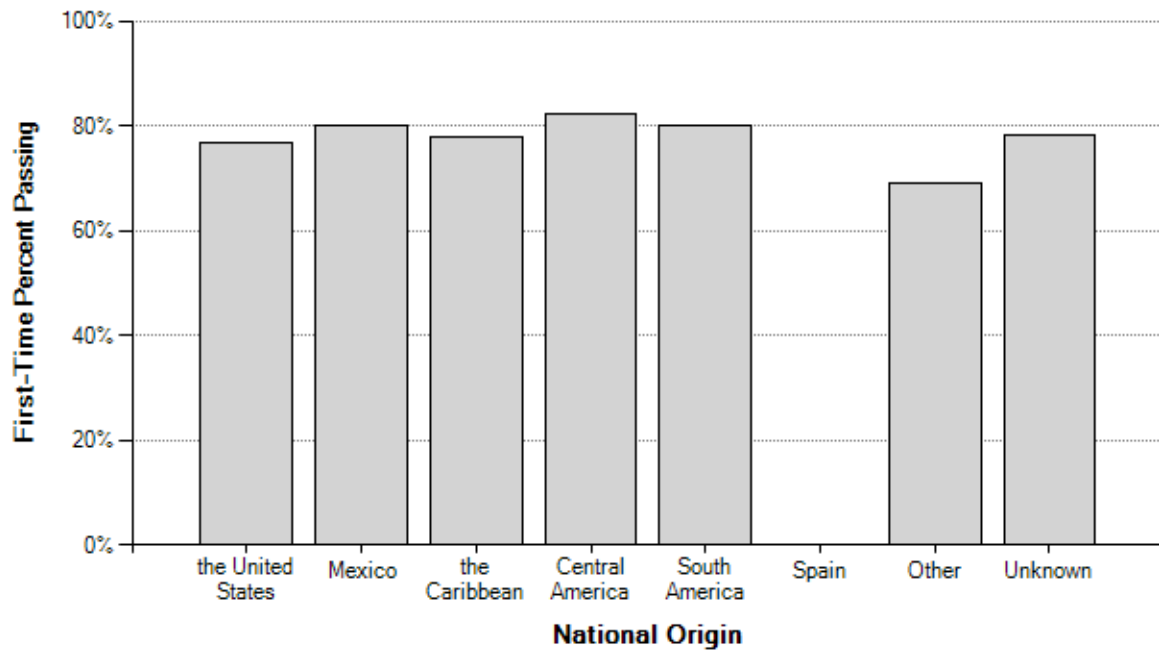


Table 86. Limited Lines – Life, Accident and Health Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Asian American / Pacific Islander	3	100.0	3	92.67	6.81
	Black	15	73.3	11	80.13	13.82
	Hispanic	299	86.0	257	82.05	12.16
	Native American	1	100.0	1	79.00	
	White	14	64.3	9	78.07	13.69
	Other	6	100.0	6	84.00	8.65
	Choose not to respond	7	85.7	6	84.43	12.92
	No response	0	-	-	-	-
Women	Asian American / Pacific Islander	1	100.0	1	93.00	
	Black	59	93.2	55	82.69	9.23
	Hispanic	1,606	75.0	1,205	77.64	13.27
	Native American	0	-	-	-	-
	White	55	80.0	44	79.89	12.77
	Other	15	66.7	10	75.60	13.84
	Choose not to respond	10	60.0	6	74.00	22.84
	No response	3	66.7	2	71.33	12.42
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black	0	-	-	-	-
	Hispanic	1	0.0	0	62.00	
	Native American	0	-	-	-	-
	White	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	8	100.0	8	87.38	9.20
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black	0	-	-	-	-
	Hispanic	0	-	-	-	-
	Native American	0	-	-	-	-
	White	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	9	88.9	8	74.89	13.31

Figure 79. Limited Lines Percent Passing by Ethnicity within Gender

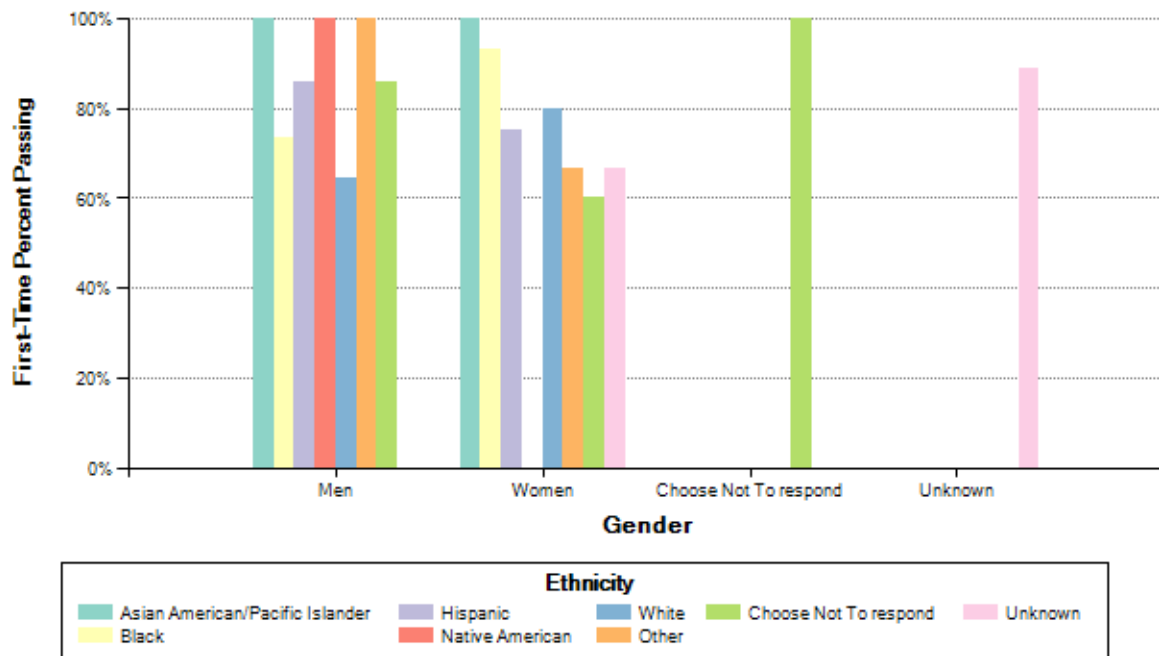


Table 87. Limited Lines Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Did not finish high school	11	90.9	10	82.45	18.55
	High school diploma or equivalent	217	83.4	181	80.81	12.34
	Two-year college degree (Associate's Degree)	58	84.5	49	81.91	11.48
	Four-year college degree (Bachelor's Degree)	37	94.6	35	88.46	9.24
	Advanced college degree (Master's degree or Doctorate)	7	100.0	7	88.43	7.96
	Choose not to respond	14	71.4	10	79.93	11.83
	No response	1	100.0	1	76.00	
Women	Did not finish high school	81	61.7	50	74.69	14.29
	High school diploma or equivalent	1,343	75.2	1,010	77.30	12.92
	Two-year college degree (Associate's Degree)	206	83.5	172	81.34	12.90
	Four-year college degree (Bachelor's Degree)	54	92.6	50	85.98	11.52
	Advanced college degree (Master's degree or Doctorate)	3	66.7	2	70.67	30.02
	Choose not to respond	50	68.0	34	76.58	16.49
	No response	12	41.7	5	69.67	12.18
Choose not to respond	Did not finish high school	1	0.0	0	62.00	
	High school diploma or equivalent	3	100.0	3	93.00	3.46
	Two-year college degree (Associate's Degree)	1	100.0	1	97.00	
	Four-year college degree (Bachelor's Degree)	1	100.0	1	89.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	2	100.0	2	74.50	6.36
	No response	1	100.0	1	85.00	
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	9	88.9	8	74.89	13.31

Figure 80. Limited Lines Percent Passing by Education Level within Gender

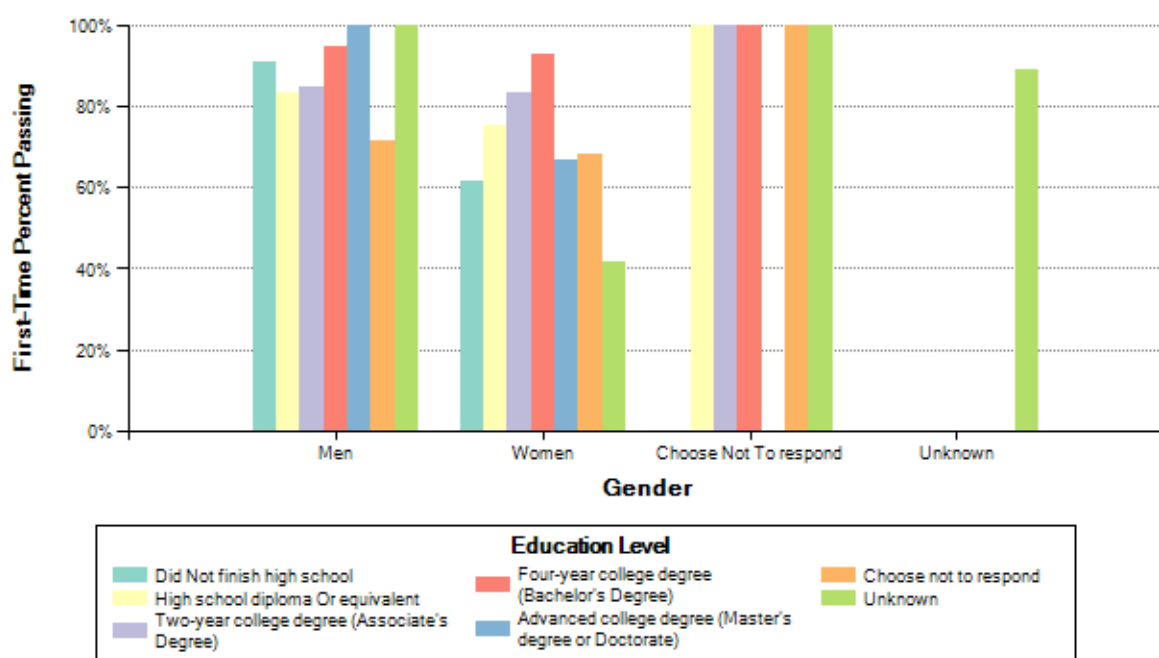


Table 88. Limited Lines Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Yes, more than 30 hours	109	78.0	85	79.48	12.83
	Yes, less than 30 hours	176	89.8	158	84.11	11.51
	No	59	84.7	50	80.56	11.99
	No response	1	0.0	0	61.00	
Women	Yes, more than 30 hours	589	74.0	436	76.97	13.17
	Yes, less than 30 hours	853	80.0	682	79.53	13.05
	No	301	67.1	202	75.00	13.24
	No response	6	50.0	3	66.33	12.42
Choose not to respond	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	6	100.0	6	89.17	9.97
	No	2	50.0	1	70.50	12.02
	No response	1	100.0	1	85.00	
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	9	88.9	8	74.89	13.31

Figure 81. Limited Lines Percent Passing by Course Taken within Gender

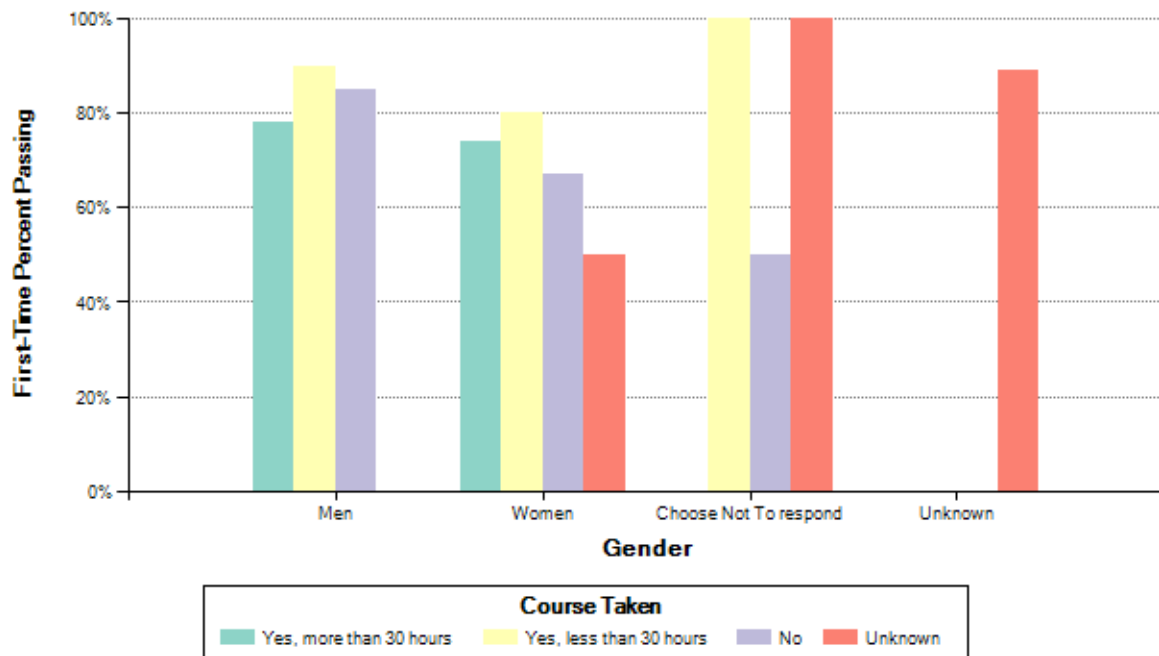


Table 89. Limited Lines Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	I received training from an insurance company.	252	86.5	218	82.08	11.13
	I completed an insurance course at a college or university.	2	50.0	1	65.50	41.72
	I attended classroom preparation from an exam preparation school.	12	91.7	11	85.17	10.94
	I completed an online course.	25	88.0	22	87.52	16.17
	I bought and used a study guide or study manual.	23	69.6	16	77.65	11.38
	I took the exam without taking a course or studying.	7	42.9	3	68.29	19.90
	Other	24	91.7	22	82.96	10.44
	No response	0	-	-	-	-
Women	I received training from an insurance company.	1,253	76.2	955	77.64	12.75
	I completed an insurance course at a college or university.	7	100.0	7	90.00	7.42
	I attended classroom preparation from an exam preparation school.	78	88.5	69	84.42	12.21
	I completed an online course.	153	82.4	126	83.68	13.86
	I bought and used a study guide or study manual.	124	69.4	86	73.88	12.53
	I took the exam without taking a course or studying.	15	40.0	6	66.53	12.26
	Other	105	64.8	68	73.39	14.55
	No response	14	42.9	6	69.71	12.31
Choose not to respond	I received training from an insurance company.	5	80.0	4	81.40	14.91
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	2	100.0	2	93.00	5.66
	I bought and used a study guide or study manual.	1	100.0	1	89.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	100.0	1	79.00	
	No response	0	-	-	-	-
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	9	88.9	8	74.89	13.31

Figure 82. Limited Lines Percent Passing by Preparation Method within Gender

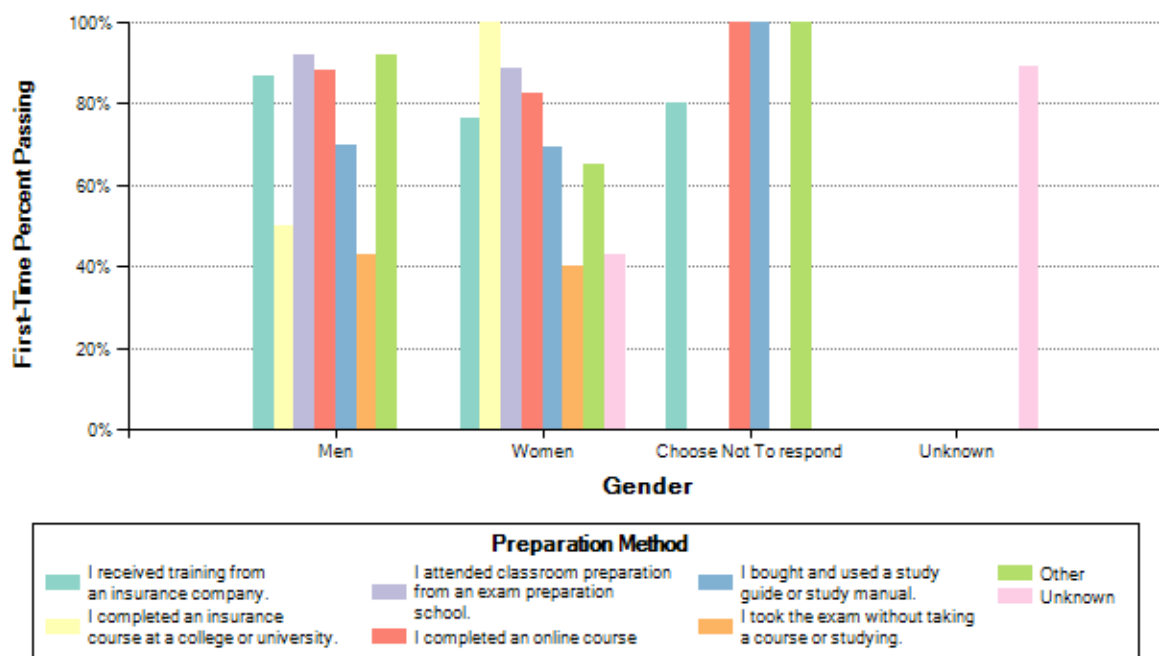


Table 90. Limited Lines Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	the United States	274	82.5	226	80.77	12.21
	Mexico	49	95.9	47	86.49	11.26
	the Caribbean	3	100.0	3	87.00	14.11
	Central America	3	100.0	3	93.33	7.64
	South America	4	100.0	4	94.50	7.14
	Spain	0	-	-	-	-
	Other	10	80.0	8	82.10	11.61
	No response	2	100.0	2	85.50	13.44
Women	the United States	1,449	75.7	1,097	77.60	12.99
	Mexico	223	76.7	171	79.60	14.13
	the Caribbean	15	73.3	11	78.20	16.59
	Central America	25	80.0	20	80.68	12.52
	South America	11	72.7	8	77.27	20.08
	Spain	0	-	-	-	-
	Other	15	60.0	9	73.60	14.34
	No response	11	63.6	7	74.09	14.00
Choose not to respond	the United States	5	100.0	5	87.60	10.29
	Mexico	2	50.0	1	79.50	24.75
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	79.00	
	No response	1	100.0	1	85.00	
No response	the United States	0	-	-	-	-
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	9	88.9	8	74.89	13.31

Figure 83. Limited Lines Percent Passing by National Origin within Gender

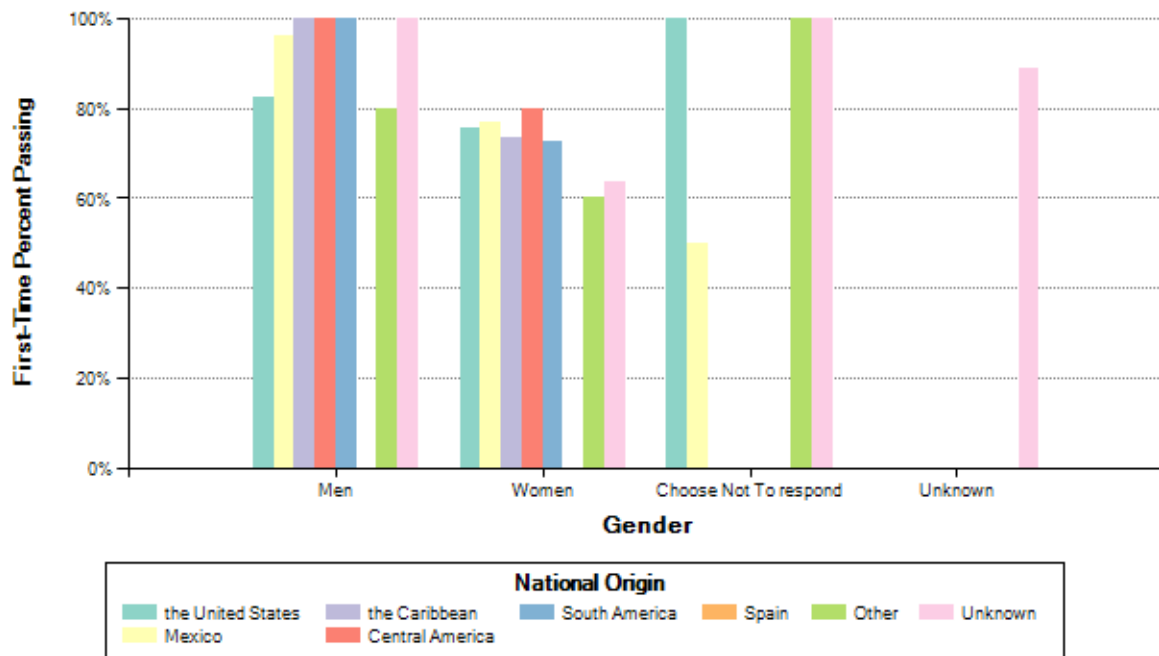


Table 91. Limited Lines Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	1	100.0	1	95.00	
	High school diploma or equivalent	1	100.0	1	85.00	
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	2	100.0	2	95.50	3.54
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Black	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	55	89.1	49	81.20	10.03
	Two-year college degree (Associate's Degree)	14	85.7	12	84.93	12.12
	Four-year college degree (Bachelor's Degree)	3	100.0	3	85.67	5.77
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	91.00	
	Choose not to respond	1	100.0	1	78.00	
	No response	0	-	-	-	-
Hispanic	Did not finish high school	87	62.1	54	74.71	14.93
	High school diploma or equivalent	1,446	75.8	1,096	77.65	13.01
	Two-year college degree (Associate's Degree)	234	84.2	197	81.34	12.54
	Four-year college degree (Bachelor's Degree)	70	94.3	66	86.84	11.11
	Advanced college degree (Master's degree or Doctorate)	8	87.5	7	81.63	19.82
	Choose not to respond	53	71.7	38	78.55	13.81
	No response	8	50.0	4	72.75	11.97
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	1	100.0	1	79.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
White	Did not finish high school	4	100.0	4	81.00	8.83
	High school diploma or equivalent	45	73.3	33	77.44	12.72
	Two-year college degree (Associate's Degree)	7	71.4	5	76.57	15.09
	Four-year college degree (Bachelor's Degree)	12	83.3	10	87.92	11.29
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	87.00	
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	1	100.0	1	100.00	

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	High school diploma or equivalent	10	90.0	9	78.80	7.19
	Two-year college degree (Associate's Degree)	5	80.0	4	82.00	13.87
	Four-year college degree (Bachelor's Degree)	2	100.0	2	85.00	2.83
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	3	0.0	0	56.67	6.35
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	100.0	6	89.00	10.68
	Two-year college degree (Associate's Degree)	5	80.0	4	87.00	13.55
	Four-year college degree (Bachelor's Degree)	2	100.0	2	87.00	2.83
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	9	77.8	7	76.22	22.24
	No response	3	33.3	1	67.00	15.62
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	12	83.3	10	74.00	12.63

Figure 84. Limited Lines Percent Passing by Education Level within Ethnicity

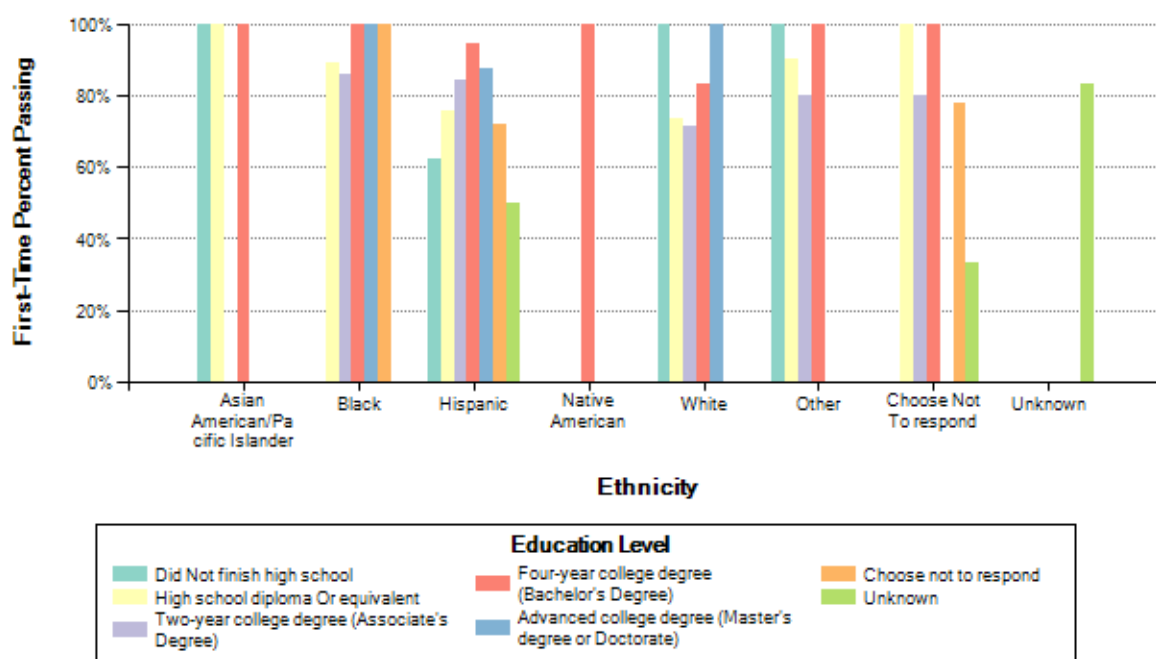


Table 92. Limited Lines Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	3	100.0	3	95.33	2.52
	Yes, less than 30 hours	0	-	-	-	-
	No	1	100.0	1	85.00	
	No response	0	-	-	-	-
Black	Yes, more than 30 hours	25	96.0	24	82.64	7.91
	Yes, less than 30 hours	32	87.5	28	82.78	11.07
	No	16	87.5	14	81.56	11.33
	No response	1	0.0	0	61.00	
Hispanic	Yes, more than 30 hours	642	73.7	473	77.06	13.31
	Yes, less than 30 hours	944	81.4	768	80.16	12.85
	No	317	69.4	220	75.58	13.20
	No response	3	33.3	1	61.33	12.50
Native American	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	1	100.0	1	79.00	
	No	0	-	-	-	-
	No response	0	-	-	-	-
White	Yes, more than 30 hours	19	73.7	14	76.42	10.83
	Yes, less than 30 hours	32	81.3	26	81.41	13.78
	No	18	72.2	13	79.44	13.25
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	5	100.0	5	82.80	8.04
	Yes, less than 30 hours	9	88.9	8	84.11	10.84
	No	7	42.9	3	66.71	11.66
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	4	50.0	2	76.50	18.16
	Yes, less than 30 hours	17	88.2	15	83.29	18.55
	No	3	66.7	2	74.33	13.61
	No response	1	100.0	1	85.00	
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	12	83.3	10	74.00	12.63

Figure 85. Limited Lines Percent Passing by Course Taken within Ethnicity

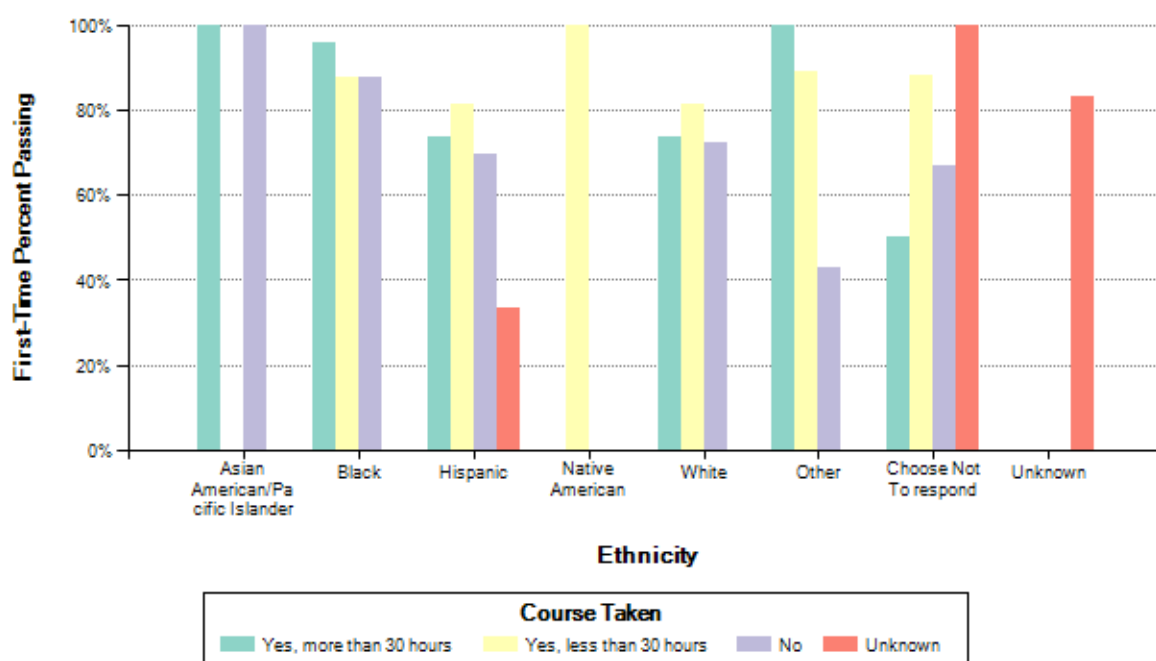


Table 93. Limited Lines Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	1	100.0	1	95.00	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	100.0	1	93.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	2	100.0	2	91.50	9.19
	No response	0	-	-	-	-
Black	I received training from an insurance company.	56	89.3	50	81.71	9.87
	I completed an insurance course at a college or university.	2	100.0	2	91.50	12.02
	I attended classroom preparation from an exam preparation school.	1	100.0	1	79.00	
	I completed an online course.	5	100.0	5	83.80	7.98
	I bought and used a study guide or study manual.	4	75.0	3	79.75	15.59
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	6	83.3	5	84.17	13.86
	No response	0	-	-	-	-
Hispanic	I received training from an insurance company.	1,386	77.3	1,071	78.12	12.66
	I completed an insurance course at a college or university.	6	83.3	5	80.50	22.61
	I attended classroom preparation from an exam preparation school.	84	88.1	74	84.74	12.37
	I completed an online course.	164	82.3	135	84.22	14.46
	I bought and used a study guide or study manual.	130	68.5	89	73.59	12.16
	I took the exam without taking a course or studying.	19	36.8	7	65.74	14.98
	Other	108	71.3	77	75.33	13.59
	No response	9	44.4	4	71.78	12.93
Native American	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	100.0	1	79.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
White	I received training from an insurance company.	49	77.6	38	79.51	13.60
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	79.50	2.12
	I completed an online course.	3	100.0	3	84.67	11.55
	I bought and used a study guide or study manual.	7	71.4	5	80.57	12.83
	I took the exam without taking a course or studying.	3	66.7	2	75.67	10.02
	Other	5	60.0	3	77.40	14.12
	No response	0	-	-	-	-
Other	I received training from an insurance company.	9	88.9	8	81.89	9.09
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	83.00	2.83
	I completed an online course.	4	75.0	3	77.25	13.79
	I bought and used a study guide or study manual.	2	100.0	2	89.00	15.56
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	4	25.0	1	62.00	11.86
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	10	100.0	10	89.30	9.30
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	85.00	
	I completed an online course.	4	100.0	4	95.75	4.72
	I bought and used a study guide or study manual.	3	66.7	2	78.67	11.68
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	5	60.0	3	63.40	21.62
	No response	2	0.0	0	58.00	1.41
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	12	83.3	10	74.00	12.63

Figure 86. Limited Lines Percent Passing by Preparation Method within Ethnicity

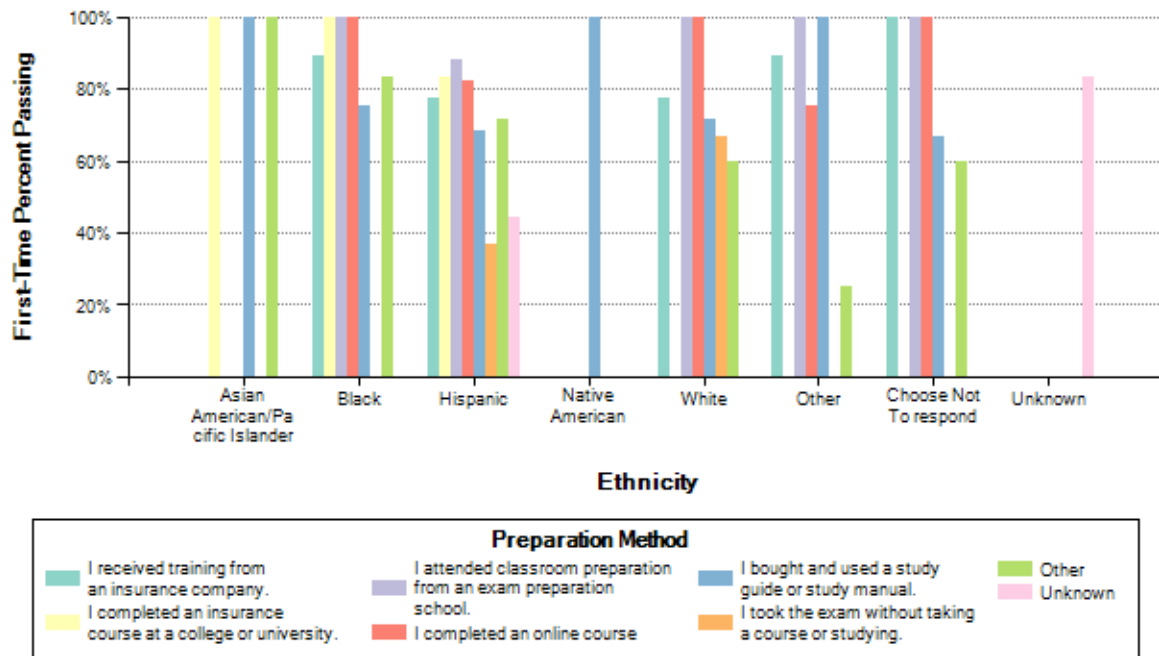


Table 94. Limited Lines Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	2	100.0	2	89.00	5.66
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	1	100.0	1	98.00	
	No response	1	100.0	1	95.00	
Black	the United States	72	90.3	65	82.31	10.05
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	50.0	1	77.50	21.92
	No response	0	-	-	-	-
Hispanic	the United States	1,549	76.1	1,179	77.83	12.94
	Mexico	272	79.8	217	80.71	13.91
	the Caribbean	18	77.8	14	79.67	16.17
	Central America	28	82.1	23	82.04	12.63
	South America	14	85.7	12	83.50	18.59
	Spain	0	-	-	-	-
	Other	17	64.7	11	74.06	13.26
	No response	8	75.0	6	77.25	13.76
Native American	the United States	1	100.0	1	79.00	
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
White	the United States	67	77.6	52	79.55	12.95
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	2	50.0	1	78.50	14.85
	No response	0	-	-	-	-
Other	the United States	19	73.7	14	77.00	12.86
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
	Other	2	100.0	2	87.50	13.44
	No response	0	-	-	-	-
	the United States	18	83.3	15	81.78	18.22
Choose not to respond	Mexico	2	100.0	2	97.50	0.71
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	0.0	0	59.00	
	Spain	0	-	-	-	-
	Other	2	100.0	2	80.00	1.41
	No response	2	50.0	1	72.00	18.38
	the United States	0	-	-	-	-
	Mexico	0	-	-	-	-
No response	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	12	83.3	10	74.00	12.63
	the United States	0	-	-	-	-
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-

Figure 87. Limited Lines Percent Passing by National Origin within Ethnicity

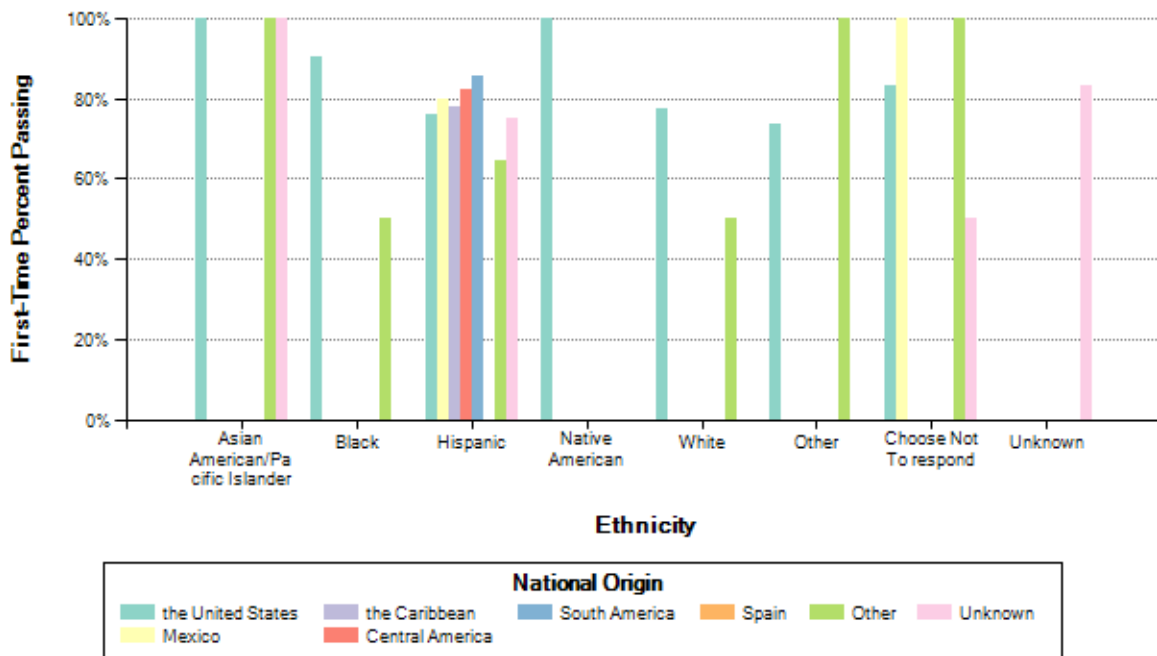


Table 95. Limited Lines Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	80	62.5	50	74.98	14.90
	High school diploma or equivalent	1,313	76.2	1,001	77.54	12.67
	Two-year college degree (Associate's Degree)	209	82.8	173	80.86	12.49
	Four-year college degree (Bachelor's Degree)	60	96.7	58	86.33	8.86
	Advanced college degree (Master's degree or Doctorate)	6	100.0	6	91.67	7.42
	Choose not to respond	53	69.8	37	77.00	16.22
	No response	7	42.9	3	69.00	9.31
Mexico	Did not finish high school	11	81.8	9	79.55	13.53
	High school diploma or equivalent	193	75.6	146	79.07	14.28
	Two-year college degree (Associate's Degree)	39	89.7	35	83.31	12.68
	Four-year college degree (Bachelor's Degree)	21	100.0	21	92.43	6.81
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	93.00	
	Choose not to respond	9	77.8	7	81.00	11.64
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	11	81.8	9	77.55	16.46
	Two-year college degree (Associate's Degree)	5	80.0	4	89.40	14.77
	Four-year college degree (Bachelor's Degree)	2	50.0	1	67.00	4.24
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Did not finish high school	1	0.0	0	51.00	
	High school diploma or equivalent	21	85.7	18	82.57	10.98
	Two-year college degree (Associate's Degree)	5	80.0	4	82.40	12.26
	Four-year college degree (Bachelor's Degree)	1	100.0	1	100.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	6	100.0	6	87.67	6.53
	Two-year college degree (Associate's Degree)	2	100.0	2	97.50	3.54
	Four-year college degree (Bachelor's Degree)	4	75.0	3	84.00	24.12

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Advanced college degree (Master's degree or Doctorate)	2	50.0	1	56.00	22.63
	Choose not to respond	1	0.0	0	59.00	
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	14	71.4	10	75.79	14.09
	Two-year college degree (Associate's Degree)	5	80.0	4	80.20	14.02
	Four-year college degree (Bachelor's Degree)	4	50.0	2	78.50	18.08
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	3	66.7	2	76.00	7.00
	No response	0	-	-	-	-
No response	Did not finish high school	1	100.0	1	95.00	
	High school diploma or equivalent	5	80.0	4	77.20	13.65
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	76.00	
	Choose not to respond	0	-	-	-	-
	No response	16	75.0	12	74.25	13.44

Figure 88. Limited Lines Percent Passing by Education Level within National Origin

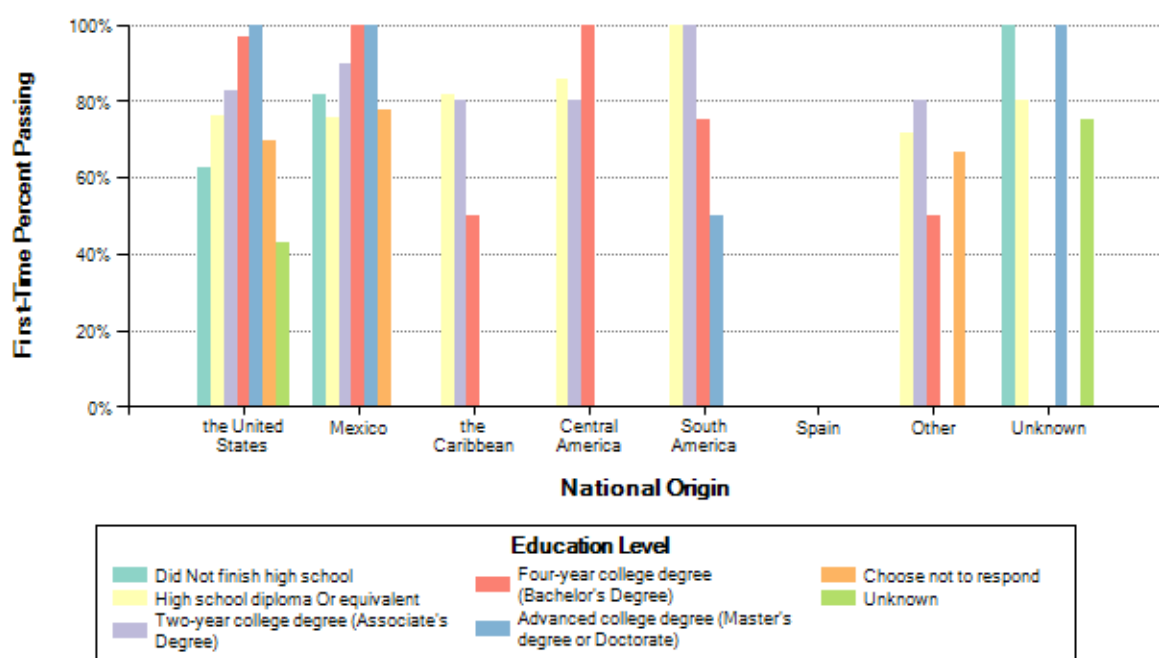


Table 96. Limited Lines Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	591	75.0	443	77.25	12.77
	Yes, less than 30 hours	826	81.4	672	79.99	12.66
	No	308	68.8	212	74.99	13.04
	No response	3	33.3	1	61.33	12.50
Mexico	Yes, more than 30 hours	70	74.3	52	78.80	14.67
	Yes, less than 30 hours	159	83.0	132	81.36	13.93
	No	45	77.8	35	82.11	12.65
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	4	75.0	3	70.00	18.31
	Yes, less than 30 hours	14	78.6	11	82.43	15.09
	No	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	13	76.9	10	80.08	13.31
	Yes, less than 30 hours	14	85.7	12	83.64	12.67
	No	1	100.0	1	85.00	
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	6	66.7	4	74.33	24.08
	Yes, less than 30 hours	8	100.0	8	90.38	10.08
	No	1	0.0	0	59.00	
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	7	57.1	4	73.43	13.34
	Yes, less than 30 hours	14	78.6	11	80.29	13.53
	No	5	60.0	3	73.20	13.86
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	7	71.4	5	77.71	15.90
	Yes, less than 30 hours	0	-	-	-	-
	No	2	100.0	2	83.50	10.61
	No response	14	78.6	11	73.86	12.54

Figure 89. Limited Lines Percent Passing by Course Taken within National Origin

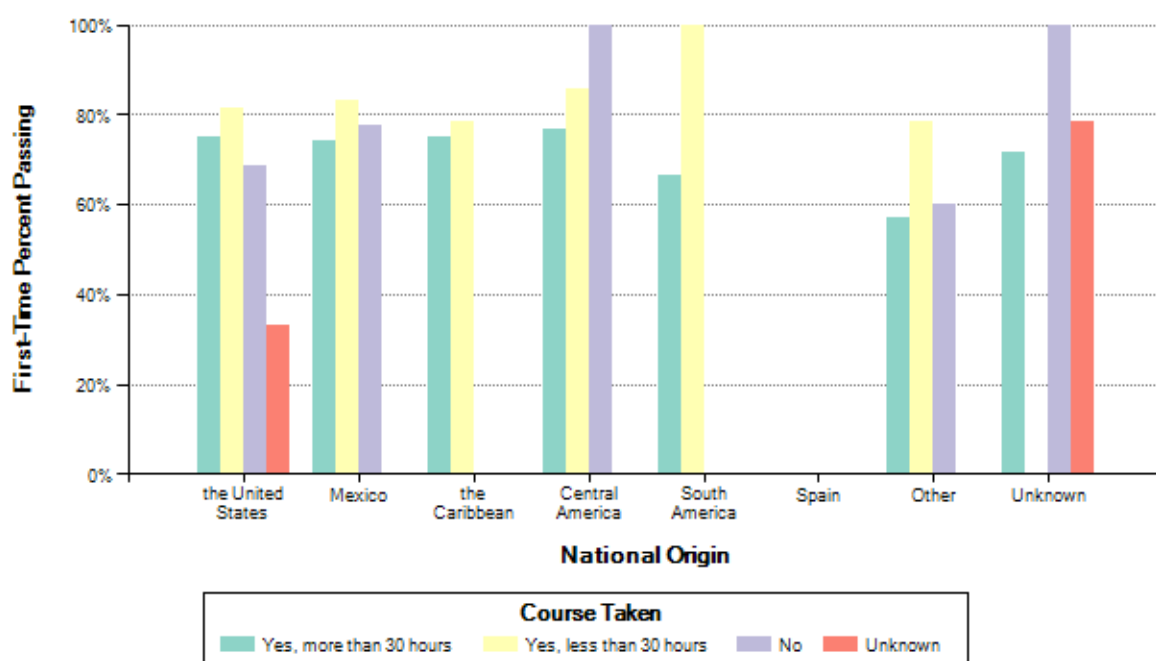
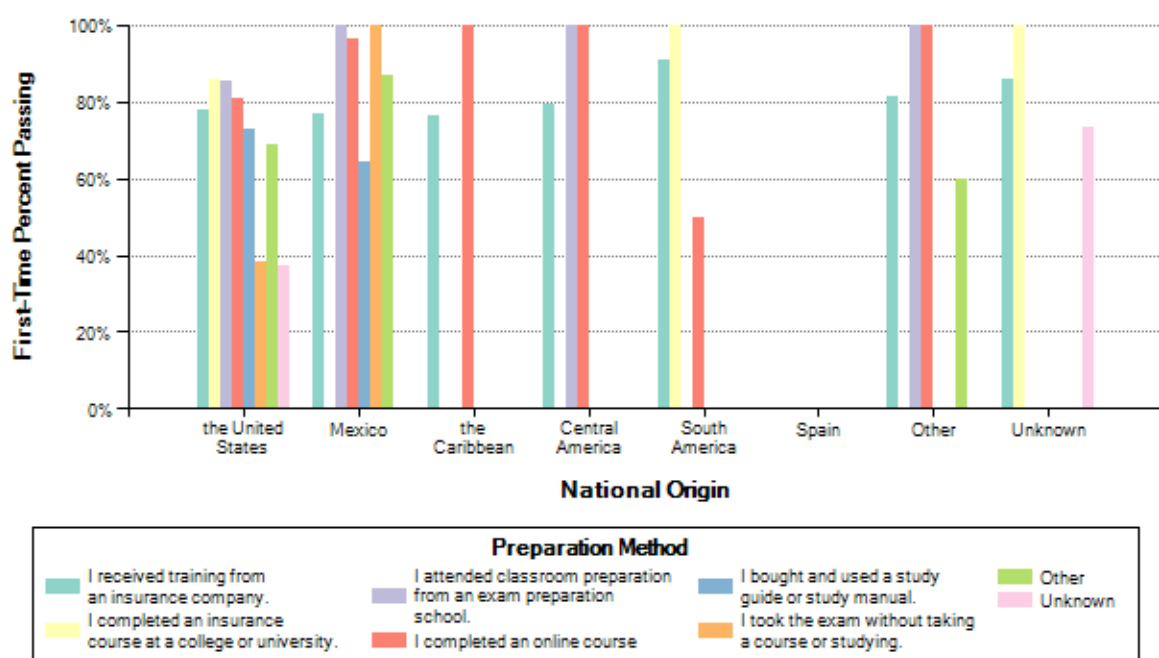


Table 97. Limited Lines Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	1,252	77.9	975	78.22	12.38
	I completed an insurance course at a college or university.	7	85.7	6	82.71	21.85
	I attended classroom preparation from an exam preparation school.	69	85.5	59	83.23	12.54
	I completed an online course.	145	80.7	117	82.83	14.11
	I bought and used a study guide or study manual.	117	72.6	85	74.79	11.59
	I took the exam without taking a course or studying.	21	38.1	8	66.43	14.65
	Other	109	68.8	75	73.87	14.12
	No response	8	37.5	3	68.38	10.74
Mexico	I received training from an insurance company.	183	77.0	141	78.96	13.76
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	18	100.0	18	87.94	8.72
	I completed an online course.	29	96.6	28	91.41	10.13
	I bought and used a study guide or study manual.	28	64.3	18	75.00	15.46
	I took the exam without taking a course or studying.	1	100.0	1	81.00	
	Other	15	86.7	13	85.47	11.41
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	17	76.5	13	79.12	16.50
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	89.00	
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	24	79.2	19	79.25	11.39
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	100.00	0.00
	I completed an online course.	2	100.0	2	97.50	3.54
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
South America	I received training from an insurance company.	11	90.9	10	86.09	15.44
	I completed an insurance course at a college or university.	1	100.0	1	87.00	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	2	50.0	1	67.50	38.89
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	59.00	
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	16	81.3	13	78.63	12.49
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	81.00	
	I completed an online course.	1	100.0	1	97.00	
	I bought and used a study guide or study manual.	3	0.0	0	61.67	6.51
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	5	60.0	3	76.60	15.34
	No response	0	-	-	-	-
No response	I received training from an insurance company.	7	85.7	6	78.14	11.55
	I completed an insurance course at a college or university.	1	100.0	1	95.00	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	15	73.3	11	73.53	13.59

Figure 90. Limited Lines Percent Passing by Preparation Method within National Origin



Managing General Agent

First-time examinee volume is insufficient to include statistical comparisons among demographic groups.

Table 98. Managing General Agent Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	52	78.8	41	77.87	9.84

Table 99. Managing General Agent Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	30	86.7	26	80.17	7.49
Women	20	65.0	13	73.85	11.94
Choose not to respond	1	100.0	1	89.00	
No response	1	100.0	1	78.00	

Figure 91. Managing General Agent Percent Passing by Gender

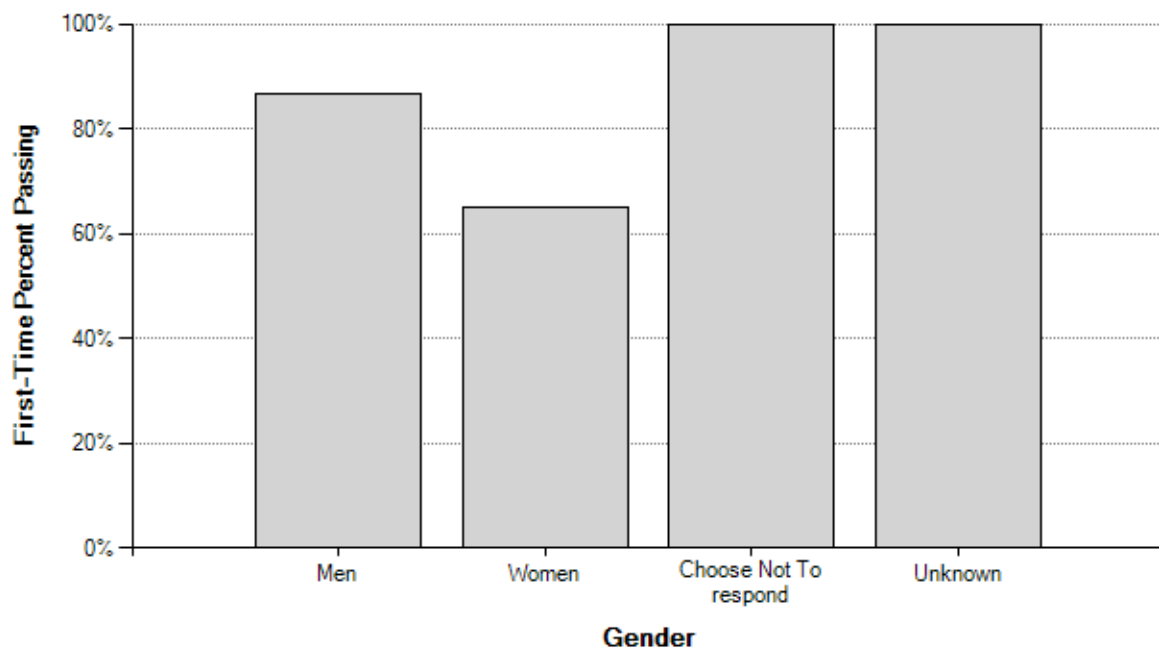


Table 100. Managing General Agent Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	1	100.0	1	80.00	
Black	1	100.0	1	81.00	
Hispanic	10	60.0	6	73.00	12.10
Native American	0	-	-	-	-
White	36	83.3	30	79.22	9.23
Other	1	0.0	0	64.00	
Choose not to respond	2	100.0	2	82.00	9.90
No response	1	100.0	1	78.00	

Figure 92. Managing General Agent Percent Passing by Ethnicity

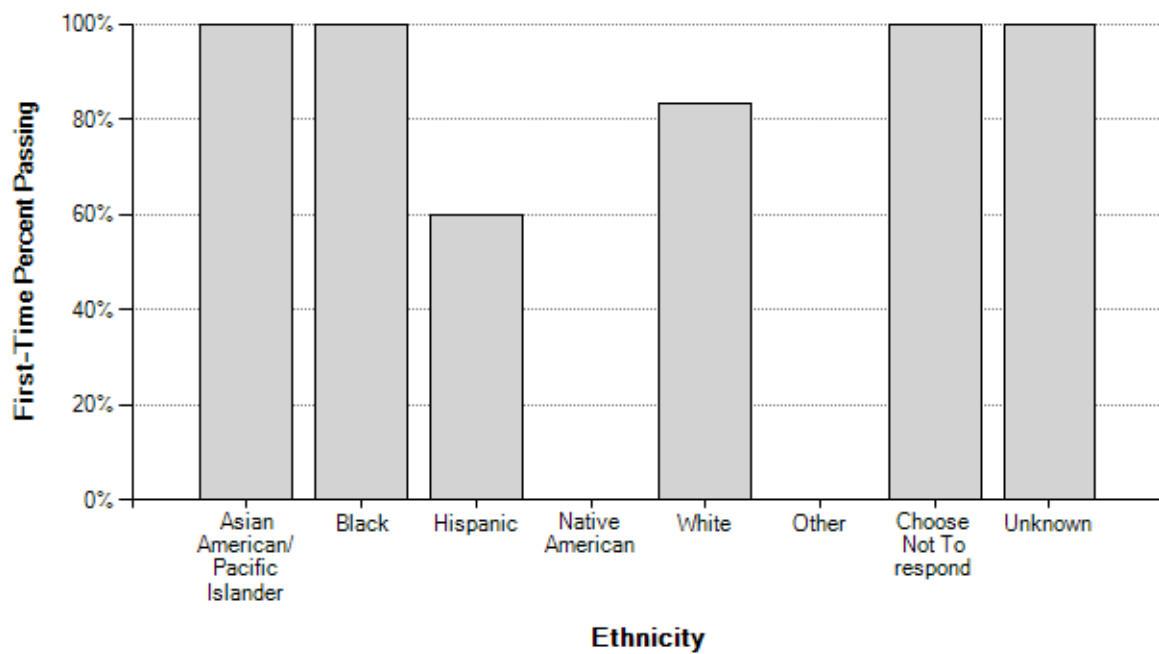


Table 101. Managing General Agent Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	8	75.0	6	75.25	10.43
Yes, less than 30 hours	6	100.0	6	82.33	9.03
No	37	75.7	28	77.70	10.00
No response	1	100.0	1	78.00	

Figure 93. Managing General Agent Percent Passing by Course Taken

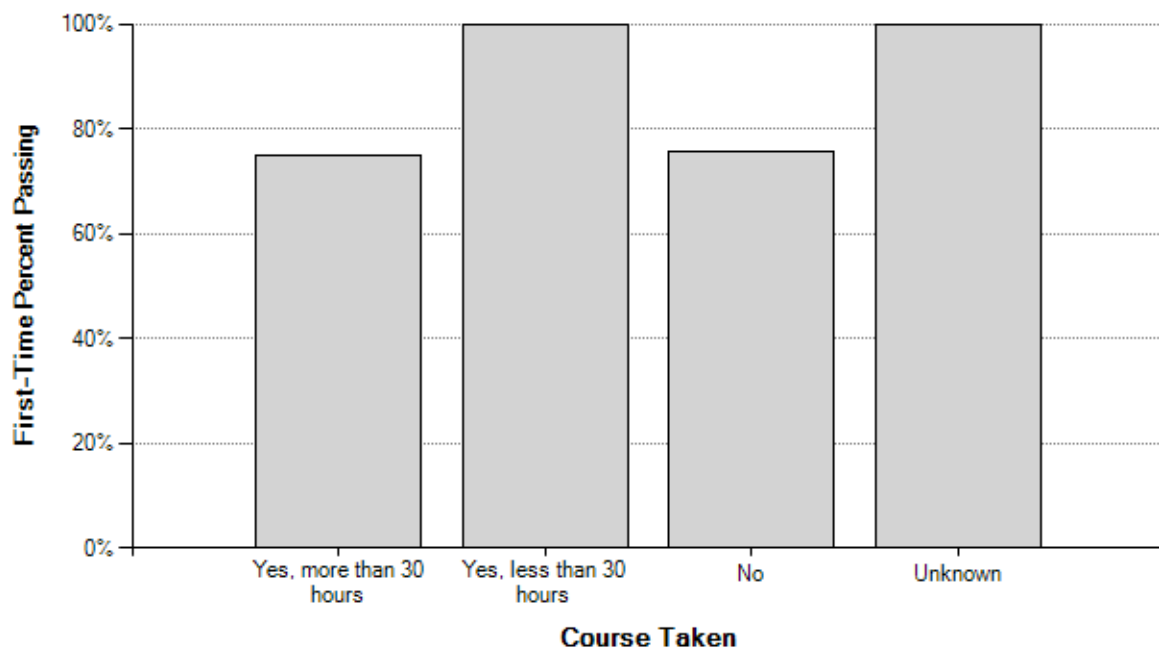


Table 102. Managing General Agent Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	29	89.7	26	81.34	7.49
Between \$50,000 and \$100,000	14	78.6	11	77.36	8.20
Between \$25,000 and \$50,000	5	40.0	2	67.00	14.14
Less than \$25,000	2	0.0	0	58.50	0.71
No response	2	100.0	2	77.50	0.71

Figure 94. Managing General Agent Percent Passing by Income Level

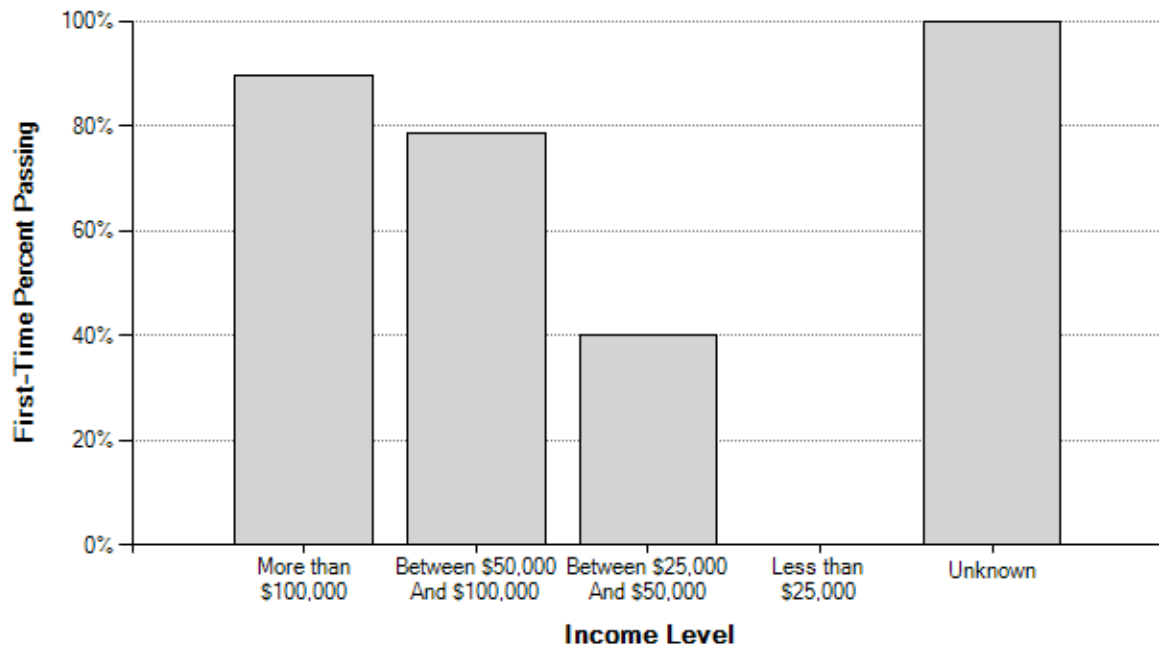


Table 103. Managing General Agent Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	43	76.7	33	77.72	9.70
Between 31 and 50 hours	6	83.3	5	75.83	12.59
Between 51 and 70 hours	2	100.0	2	87.00	2.83
More than 70 hours	0	-	-	-	-
No response	1	100.0	1	78.00	

Figure 95. Managing General Agent Percent Passing by Total Hours Spent Studying

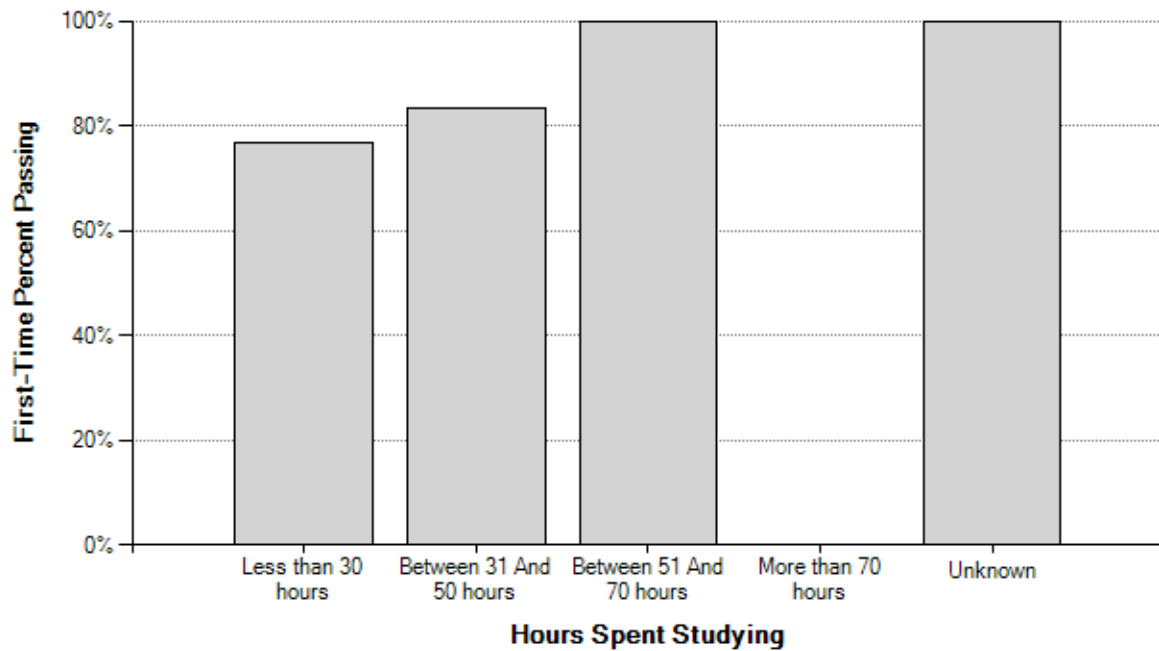


Table 104. Managing General Agent Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	48	79.2	38	78.04	9.91
Spanish	2	50.0	1	68.00	2.83
Other	0	-	-	-	-
Choose not to respond	1	100.0	1	89.00	
No response	1	100.0	1	78.00	

Figure 96. Managing General Agent Percent Passing by Primary Language

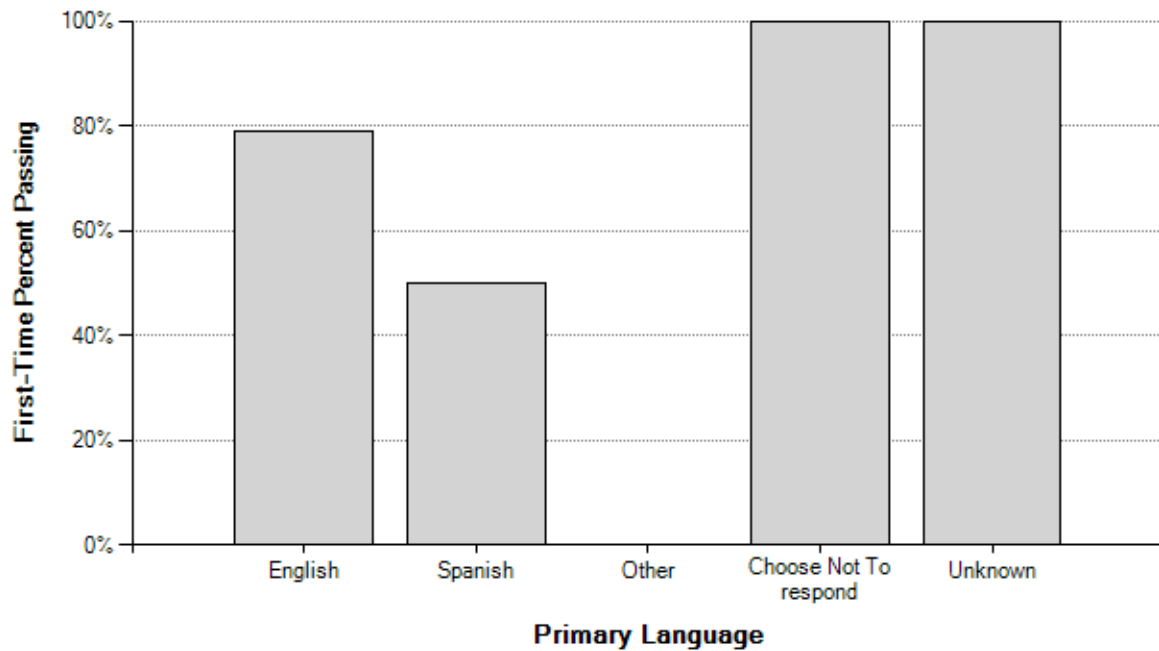


Table 105. Managing General Agent Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	9	55.6	5	69.33	10.77
Two-year college degree (Associate's Degree)	3	66.7	2	70.67	10.50
Four-year college degree (Bachelor's Degree)	26	80.8	21	80.31	8.74
Advanced college degree (Master's degree or Doctorate)	11	90.9	10	79.91	8.64
Choose not to respond	2	100.0	2	84.00	7.07
No response	1	100.0	1	78.00	

Figure 97. Managing General Agent Percent Passing by Education Level

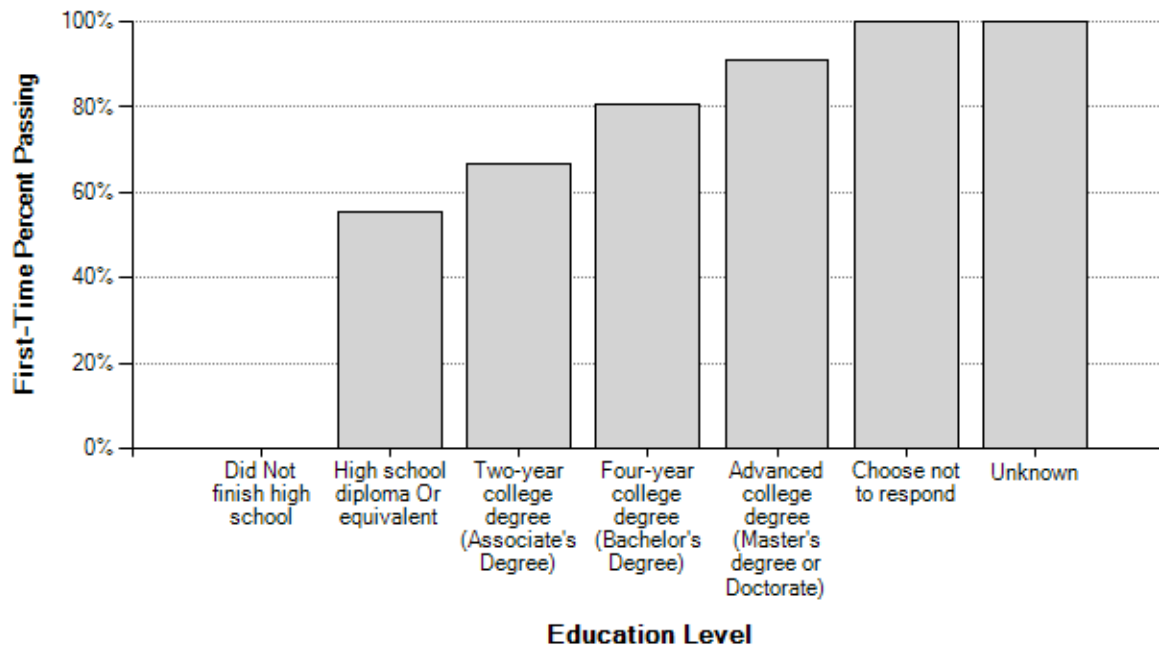


Table 106. Managing General Agent Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	4	75.0	3	79.25	14.66
I completed an insurance course at a college or university.	1	100.0	1	87.00	
I attended classroom preparation from an exam preparation school.	3	100.0	3	84.67	4.51
I completed an online course.	1	100.0	1	73.00	
I bought and used a study guide or study manual.	24	79.2	19	77.63	10.64
I took the exam without taking a course or studying.	12	83.3	10	78.75	7.28
Other	6	50.0	3	72.00	10.97
No response	1	100.0	1	78.00	

Figure 98. Managing General Agent Percent Passing by Preparation Method

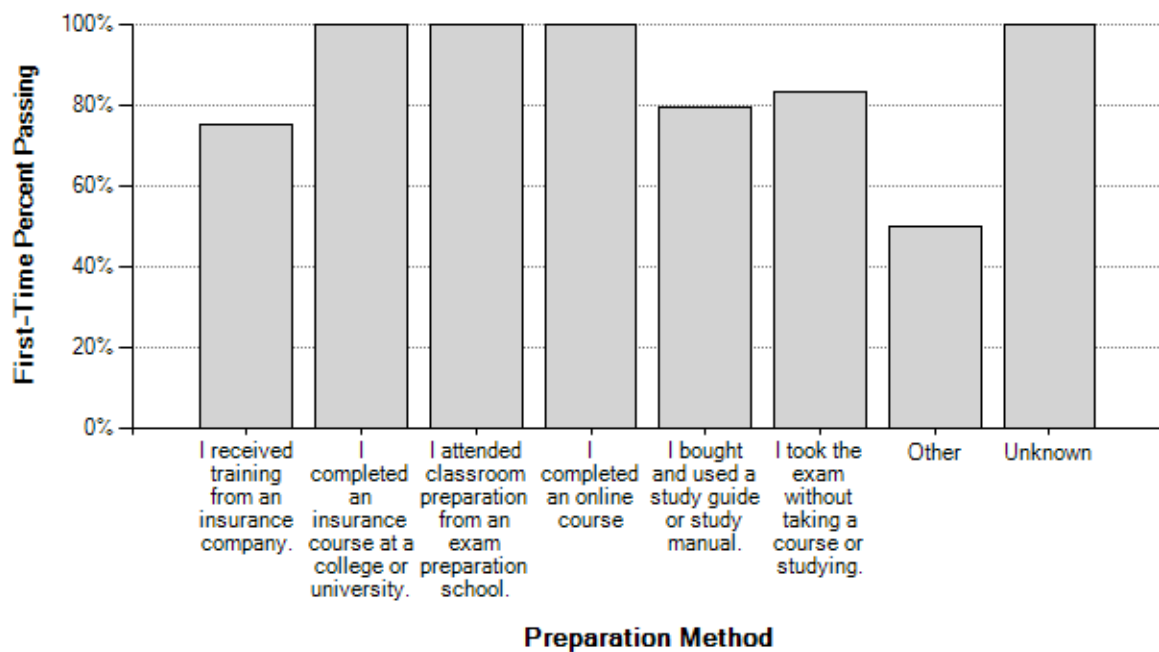
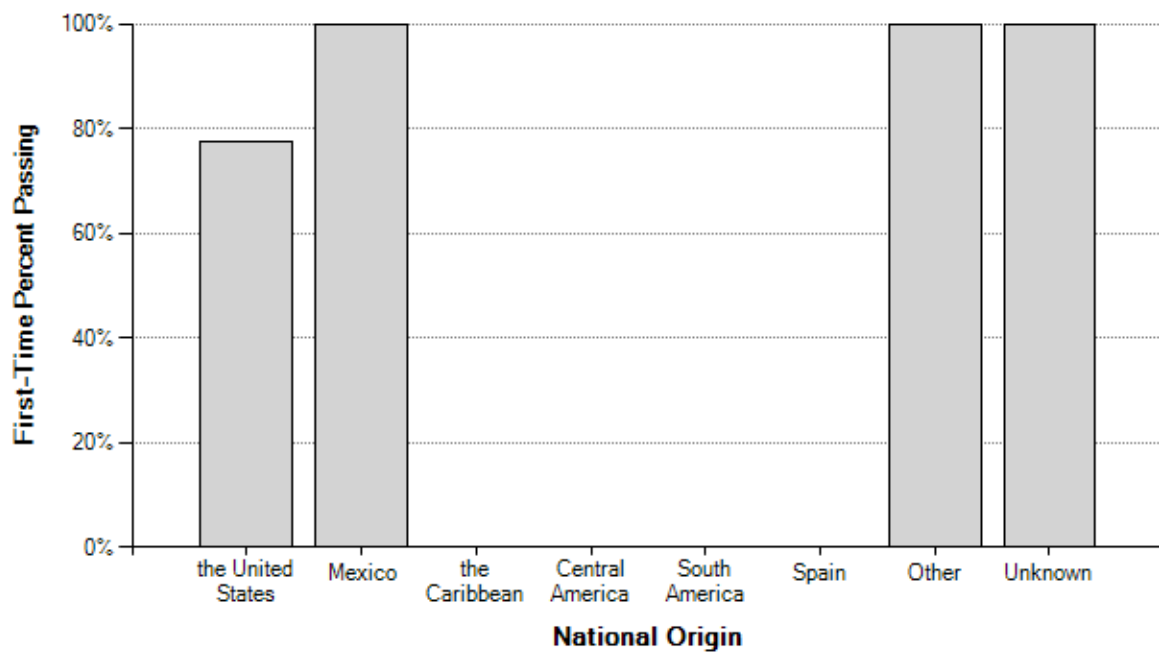


Table 107. Managing General Agent Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	49	77.6	38	77.73	10.12
Mexico	1	100.0	1	82.00	
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	1	100.0	1	80.00	
No response	1	100.0	1	78.00	

Figure 99. Managing General Agent Percent Passing by National Origin



Public Insurance Adjuster

First-time examinee volume is insufficient to include statistical comparisons among demographic groups.

Table 108. Public Insurance Adjuster Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	136	68.4	93	73.19	10.28

Table 109. Public Insurance Adjuster Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	105	66.7	70	73.00	10.34
Women	25	72.0	18	72.92	10.52
Choose not to respond	6	83.3	5	77.67	8.31
No response	0	-	-	-	-

Figure 100. Public Insurance Adjuster Percent Passing by Gender

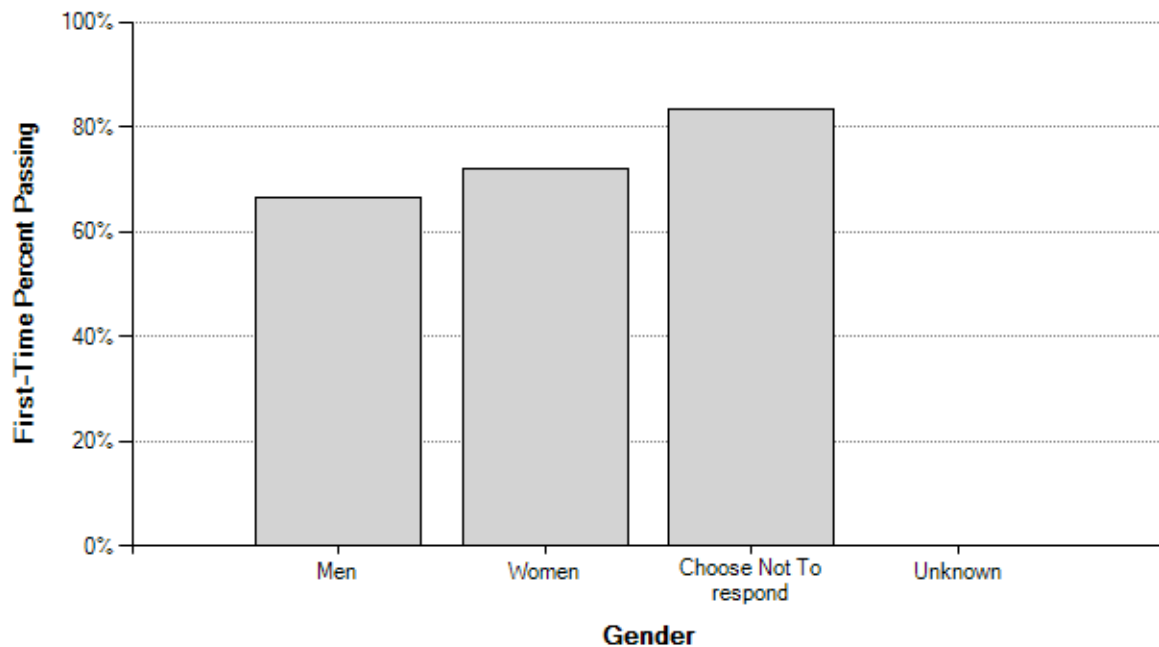


Table 110. Public Insurance Adjuster Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	5	80.0	4	70.60	10.48
Black	13	23.1	3	61.54	7.96
Hispanic	14	50.0	7	71.86	10.17
Native American	2	50.0	1	69.00	9.90
White	87	75.9	66	74.76	9.75
Other	4	50.0	2	72.50	12.48
Choose not to respond	11	90.9	10	78.45	7.63
No response	0	-	-	-	-

Figure 101. Public Insurance Adjuster Percent Passing by Ethnicity

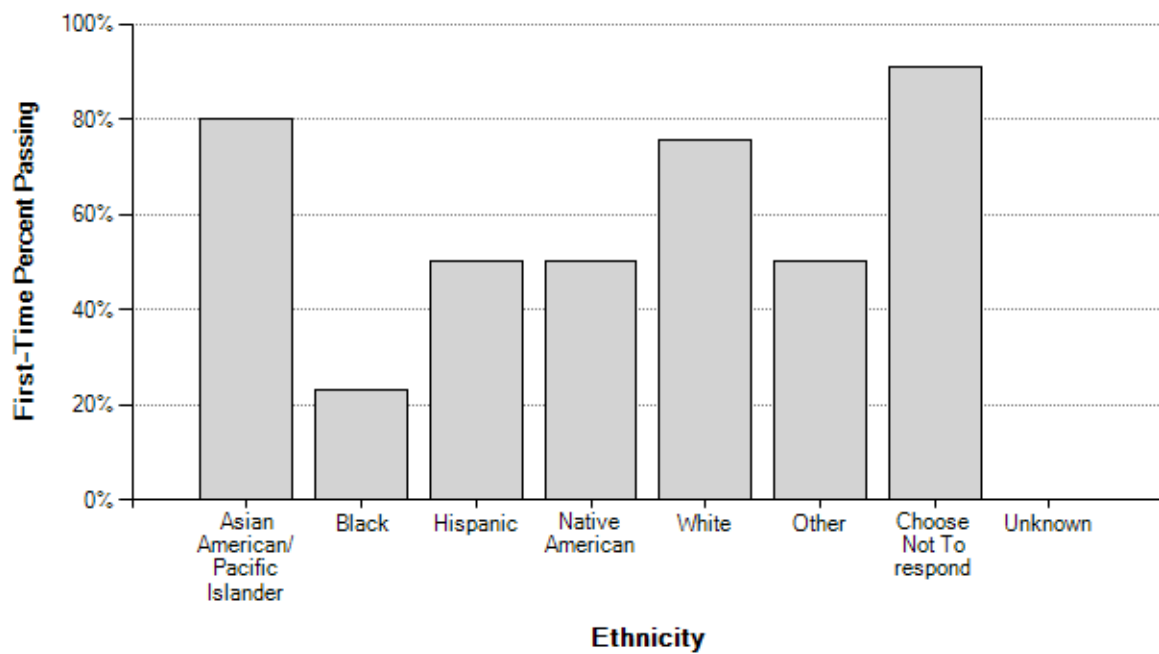


Table 111. Public Insurance Adjuster Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	75	77.3	58	75.80	9.37
Yes, less than 30 hours	24	62.5	15	70.17	11.13
No	36	52.8	19	69.81	10.37
No response	1	100.0	1	72.00	

Figure 102. Public Insurance Adjuster Percent Passing by Course Taken

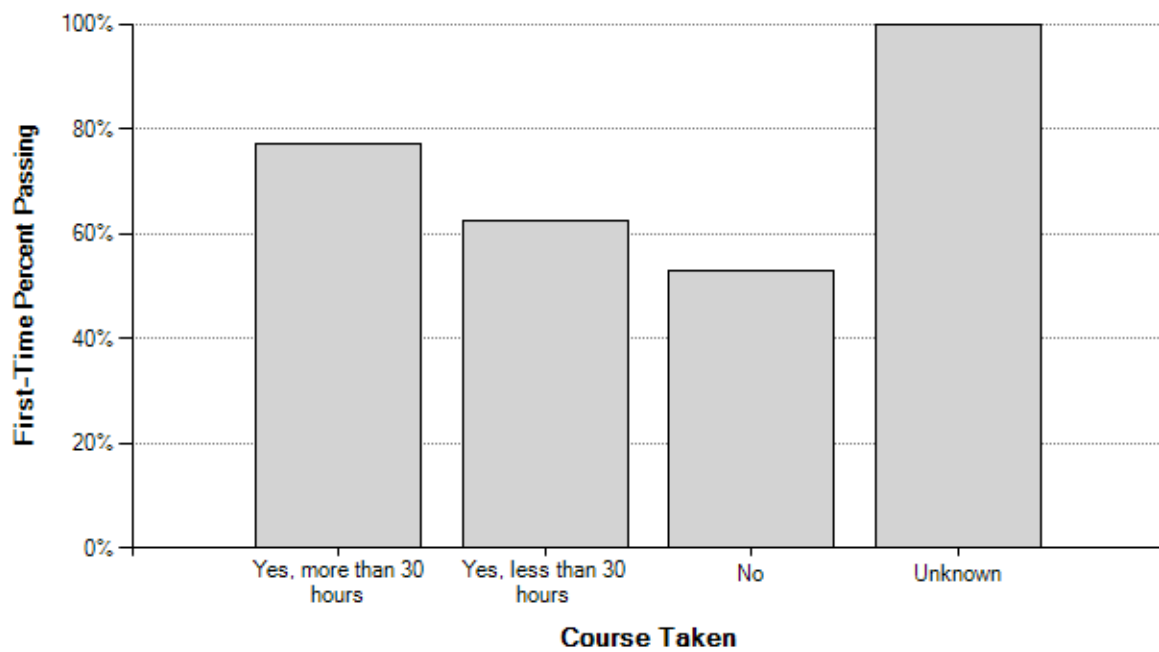


Table 112. Public Insurance Adjuster Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	38	78.9	30	75.82	9.19
Between \$50,000 and \$100,000	53	67.9	36	73.58	9.66
Between \$25,000 and \$50,000	29	55.2	16	69.41	12.37
Less than \$25,000	15	66.7	10	72.53	9.64
No response	1	100.0	1	72.00	

Figure 103. Public Insurance Adjuster Percent Passing by Income Level

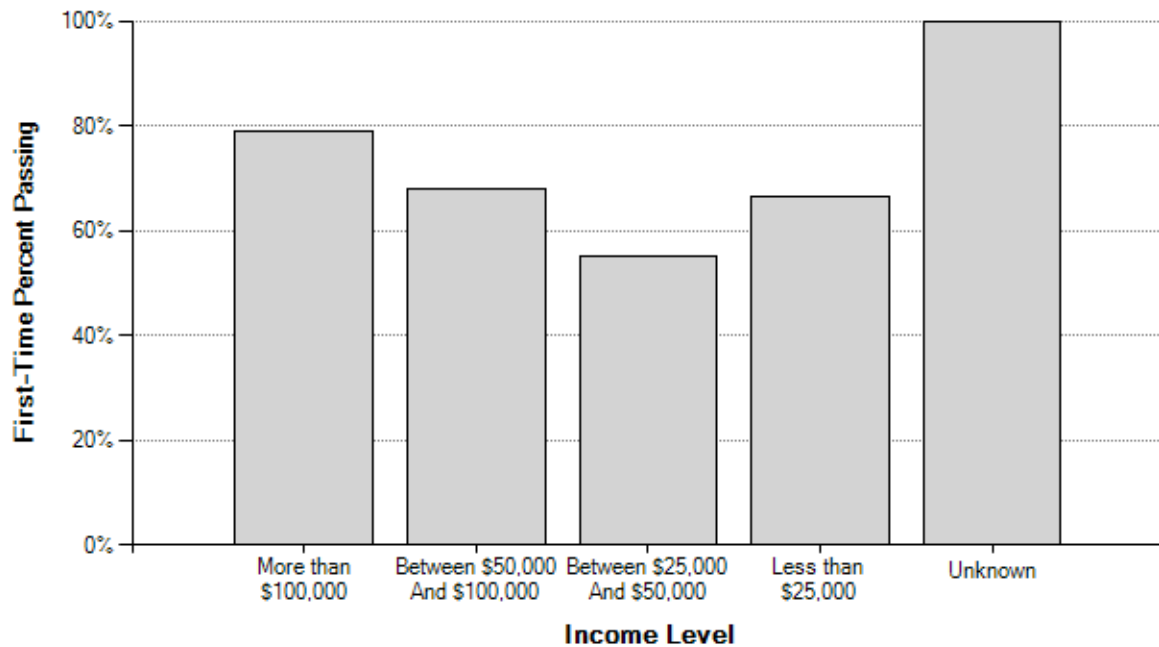


Table 113. Public Insurance Adjuster Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	50	56.0	28	69.66	10.55
Between 31 and 50 hours	52	75.0	39	74.75	9.55
Between 51 and 70 hours	13	84.6	11	79.46	6.55
More than 70 hours	20	70.0	14	73.95	11.14
No response	1	100.0	1	72.00	

Figure 104. Public Insurance Adjuster Percent Passing by Total Hours Spent Studying

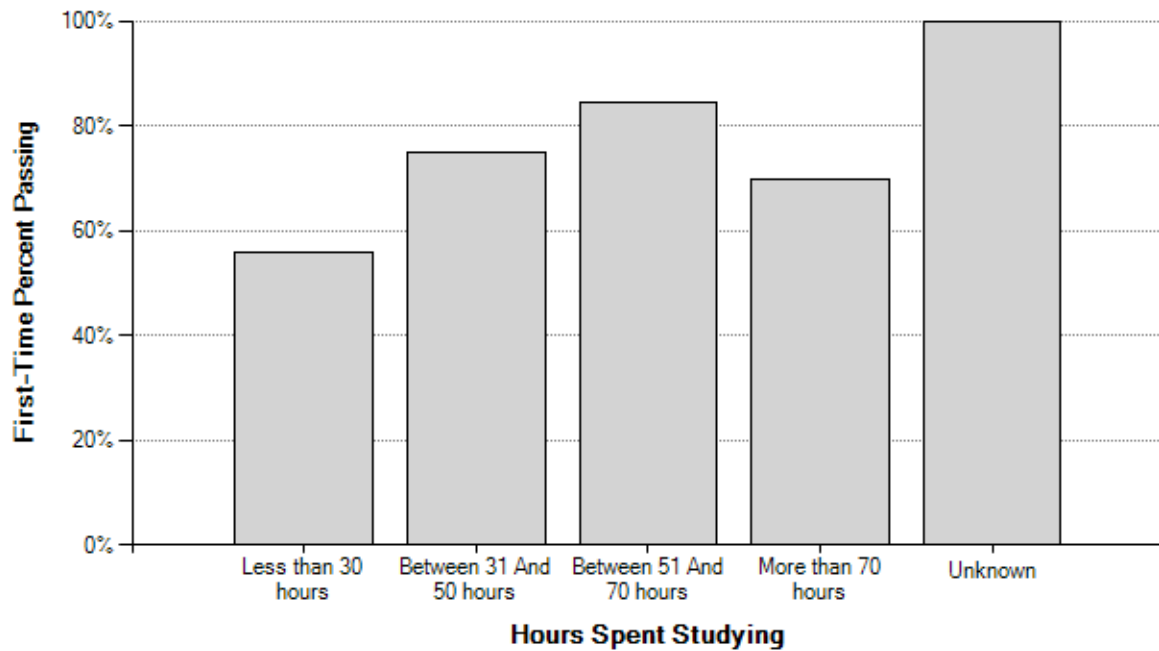


Table 114. Public Insurance Adjuster Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	128	69.5	89	73.45	10.22
Spanish	1	0.0	0	52.00	
Other	3	33.3	1	67.00	9.17
Choose not to respond	4	75.0	3	74.75	8.92
No response	0	-	-	-	-

Figure 105. Public Insurance Adjuster Percent Passing by Primary Language

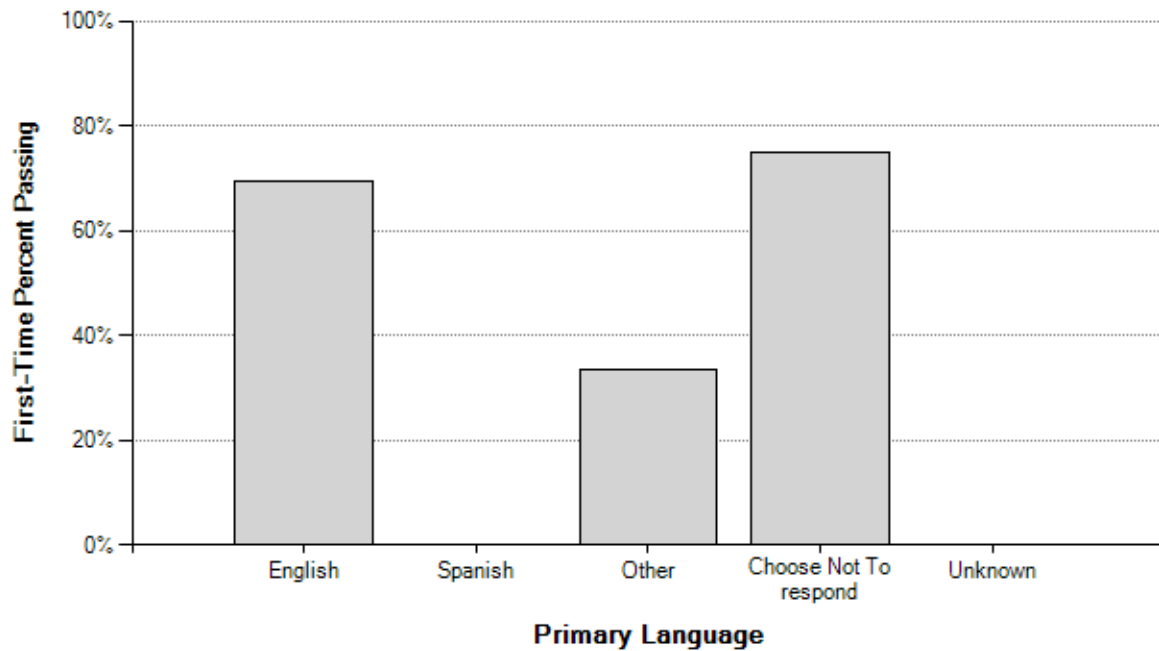


Table 115. Public Insurance Adjuster Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	2	0.0	0	64.00	2.83
High school diploma or equivalent	35	65.7	23	72.54	10.74
Two-year college degree (Associate's Degree)	33	60.6	20	70.70	9.55
Four-year college degree (Bachelor's Degree)	39	84.6	33	77.79	9.13
Advanced college degree (Master's degree or Doctorate)	13	69.2	9	73.38	8.48
Choose not to respond	14	57.1	8	69.00	12.15
No response	0	-	-	-	-

Figure 106. Public Insurance Adjuster Percent Passing by Education Level

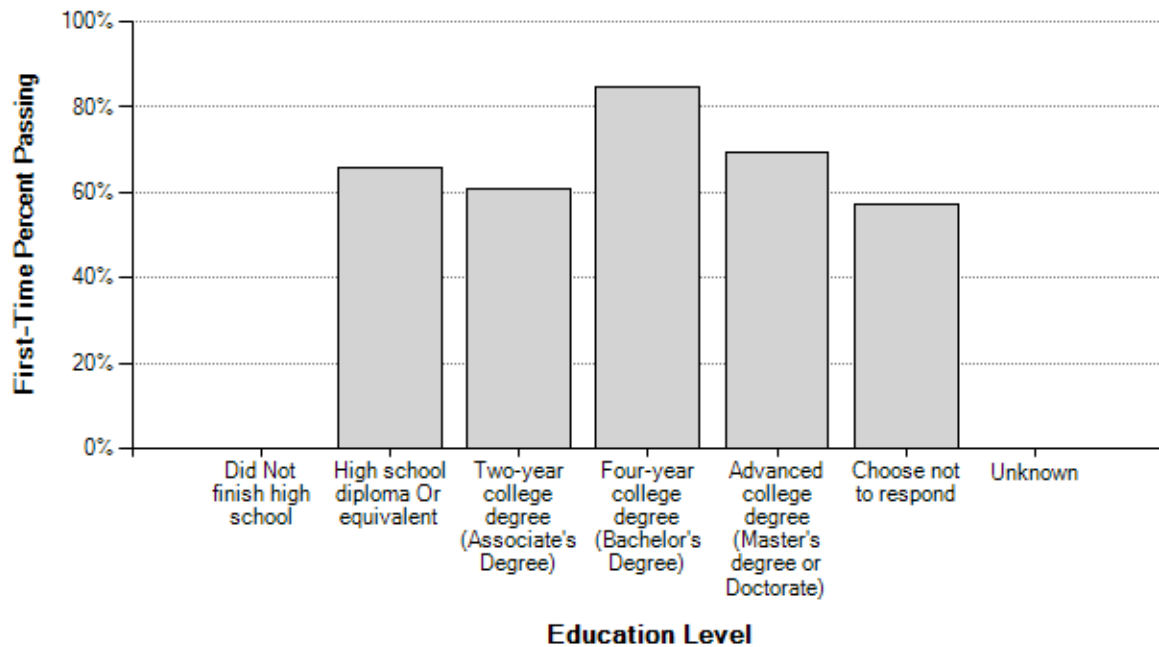


Table 116. Public Insurance Adjuster Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	2	50.0	1	72.50	13.44
I completed an insurance course at a college or university.	1	0.0	0	48.00	
I attended classroom preparation from an exam preparation school.	3	66.7	2	70.33	9.07
I completed an online course.	83	75.9	63	74.93	9.97
I bought and used a study guide or study manual.	21	52.4	11	70.24	8.47
I took the exam without taking a course or studying.	12	66.7	8	72.50	9.21
Other	14	57.1	8	70.43	12.96
No response	0	-	-	-	-

Figure 107. Public Insurance Adjuster Percent Passing by Preparation Method

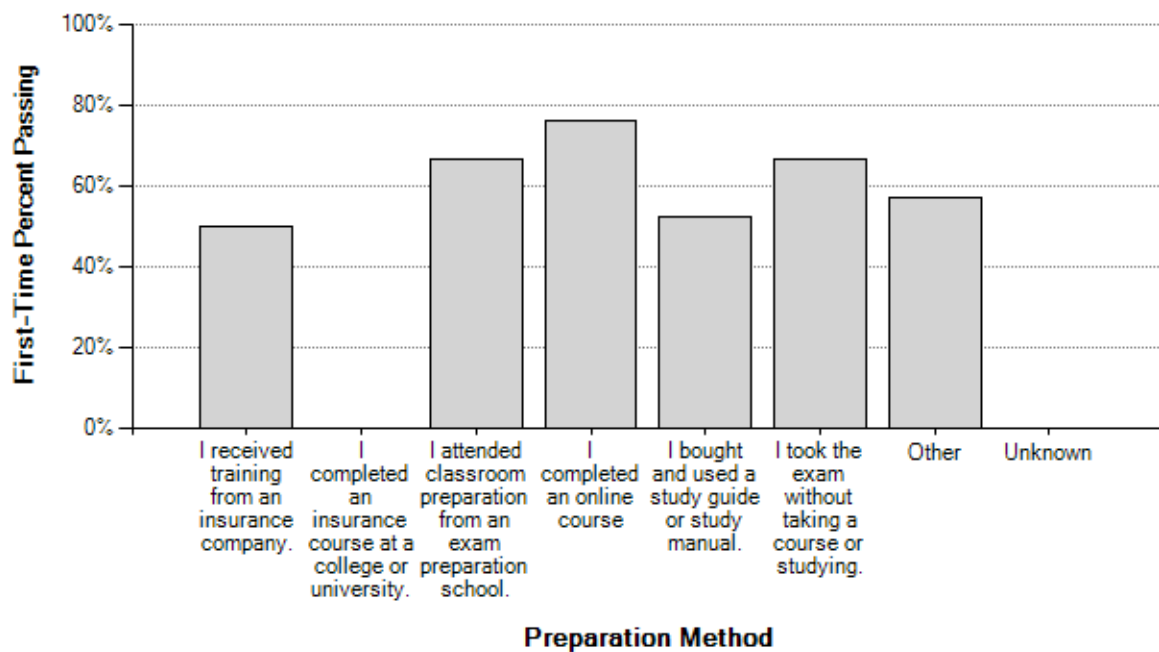
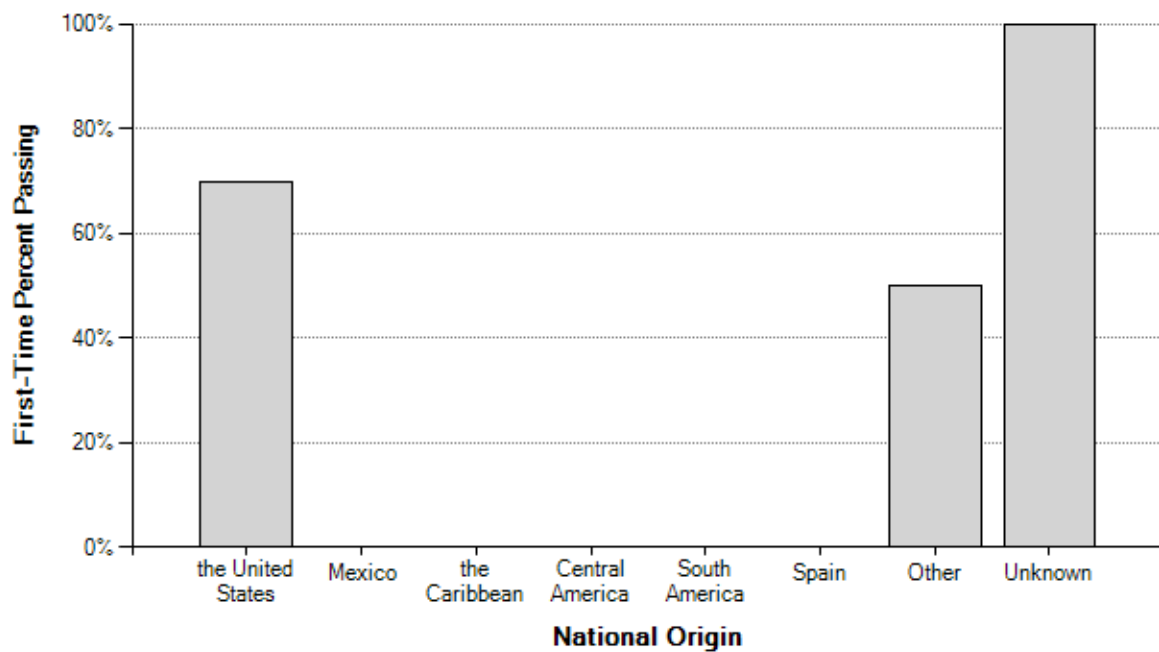


Table 117. Public Insurance Adjuster Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	123	69.9	86	73.59	10.17
Mexico	0	-	-	-	-
the Caribbean	1	0.0	0	52.00	
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	10	50.0	5	69.20	9.52
No response	2	100.0	2	79.50	10.61

Figure 108. Public Insurance Adjuster Percent Passing by National Origin



General Lines – Property & Casualty

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 118. General Lines – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	9,519	63.4	6,033	72.07	12.17

Table 119. General Lines – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	3,512	71.4	2,506	74.18	11.26
Women	5,835	58.7	3,426	70.84	12.45
Choose not to respond	103	62.1	64	72.35	13.87
No response	69	53.6	37	68.49	14.59

Figure 109. General Lines – Property & Casualty Percent Passing by Gender

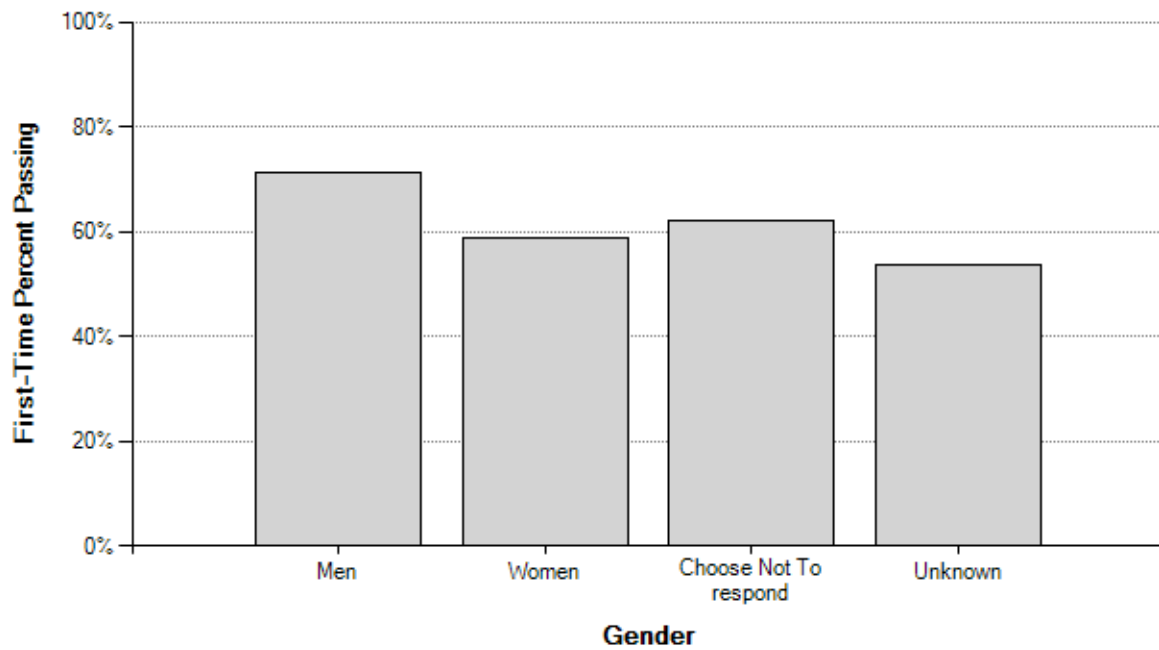


Table 120. General Lines – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	366	64.5	236	72.01	13.14
Black	996	62.9	626	71.78	11.70
Hispanic	3,292	47.3	1,558	67.33	12.74
Native American	51	66.7	34	73.43	11.08
White	4,138	76.5	3,166	75.95	10.20
Other	269	57.2	154	71.06	11.86
Choose not to respond	316	64.2	203	72.93	12.30
No response	91	61.5	56	69.71	13.92

Figure 110. General Lines – Property & Casualty Percent Passing by Ethnicity

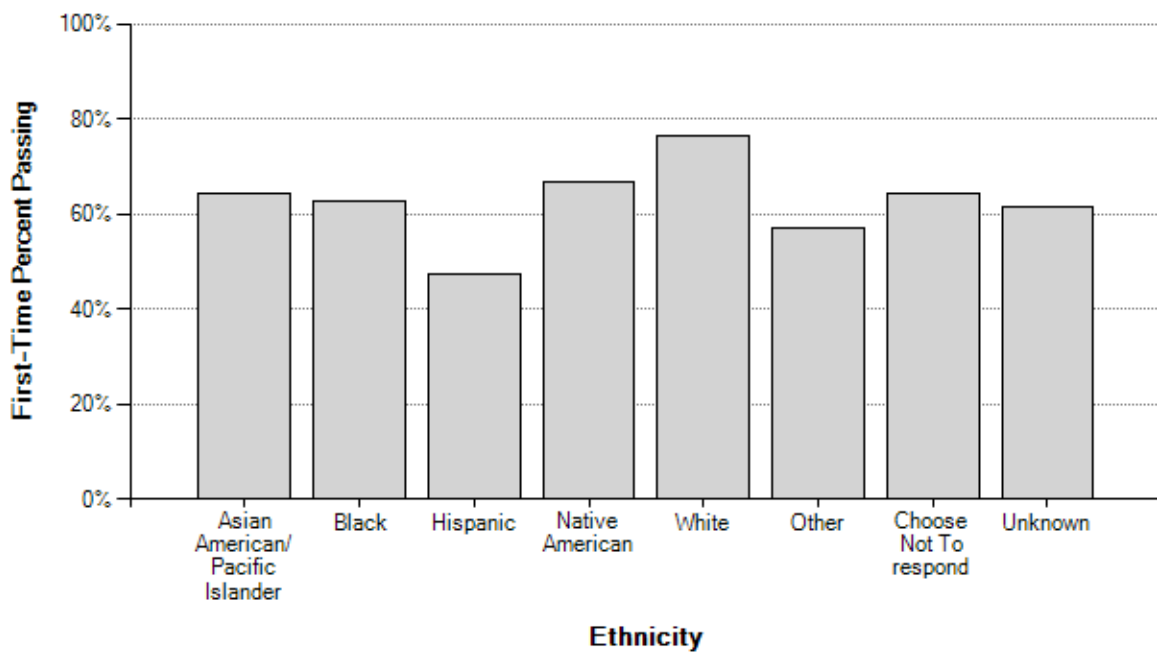


Table 121. General Lines – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	5,146	67.3	3,462	73.02	11.57
Yes, less than 30 hours	3,166	62.3	1,972	72.14	12.38
No	1,112	48.9	544	67.76	13.07
No response	95	57.9	55	69.06	14.64

Figure 111. General Lines – Property & Casualty Percent Passing by Course Taken

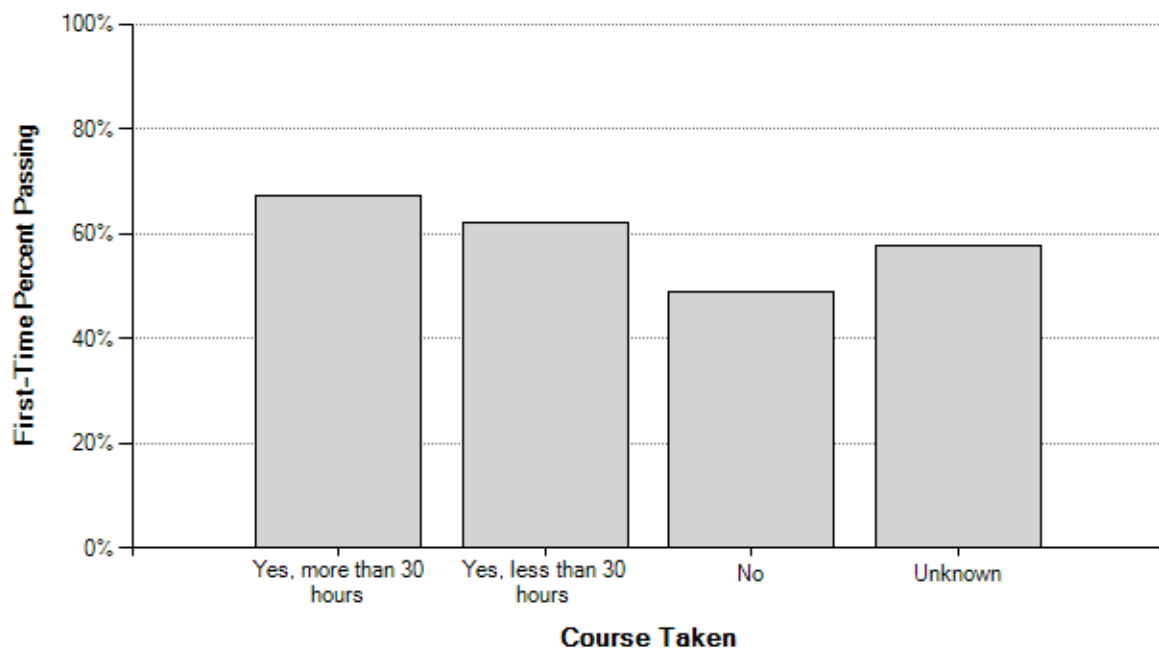


Table 122. General Lines – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	662	84.4	559	78.85	10.08
Between \$50,000 and \$100,000	1,837	77.0	1,414	75.87	10.56
Between \$25,000 and \$50,000	3,749	64.3	2,411	72.51	11.31
Less than \$25,000	3,114	49.6	1,544	67.88	12.87
No response	157	66.9	105	71.86	13.91

Figure 112. General Lines – Property & Casualty Percent Passing by Income Level

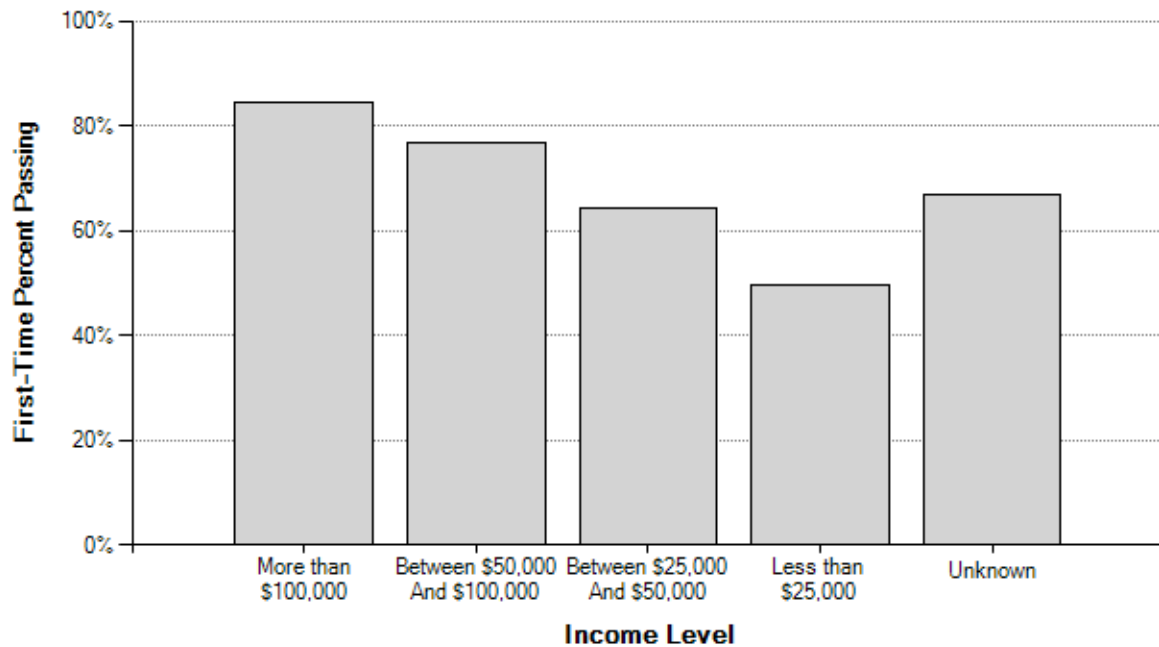


Table 123. General Lines – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	2,785	54.3	1,513	69.62	12.80
Between 31 and 50 hours	4,006	65.6	2,626	72.82	11.86
Between 51 and 70 hours	1,483	70.5	1,045	73.66	11.44
More than 70 hours	1,133	69.0	782	73.70	11.29
No response	112	59.8	67	68.90	15.10

Figure 113. General Lines – Property & Casualty Percent Passing by Total Hours Spent Studying

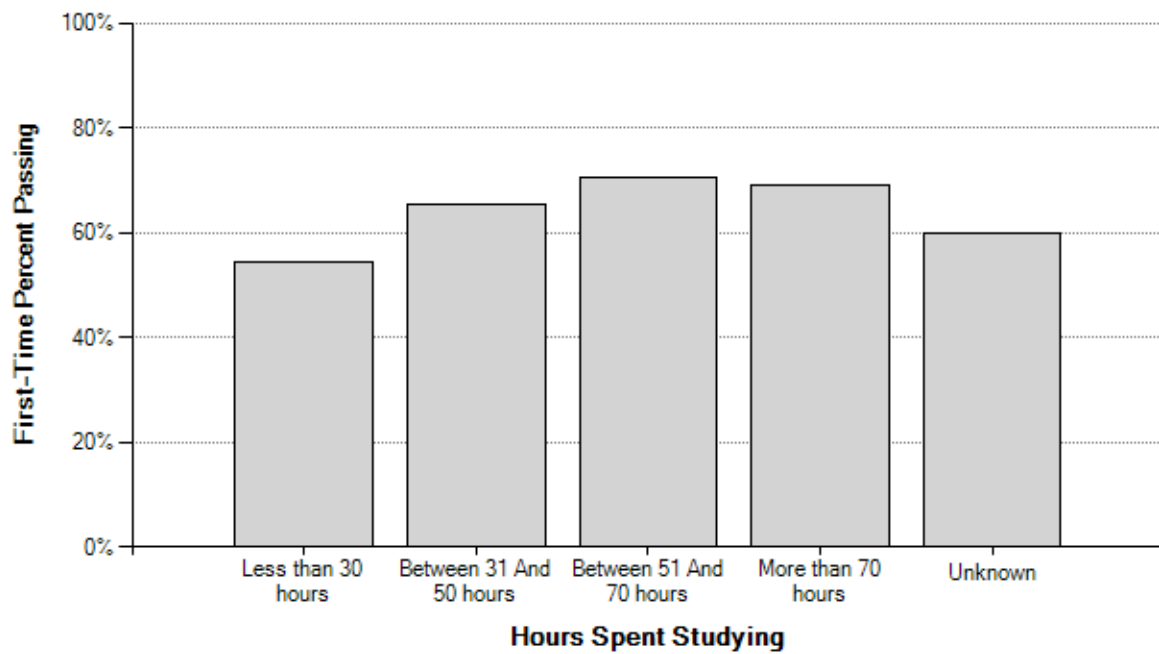


Table 124. General Lines – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	8,333	65.8	5,486	72.78	11.79
Spanish	726	39.5	287	65.27	13.25
Other	252	54.0	136	69.63	13.68
Choose not to respond	99	57.6	57	70.52	13.16
No response	109	61.5	67	70.38	14.02

Figure 114. General Lines – Property & Casualty Percent Passing by Primary Language

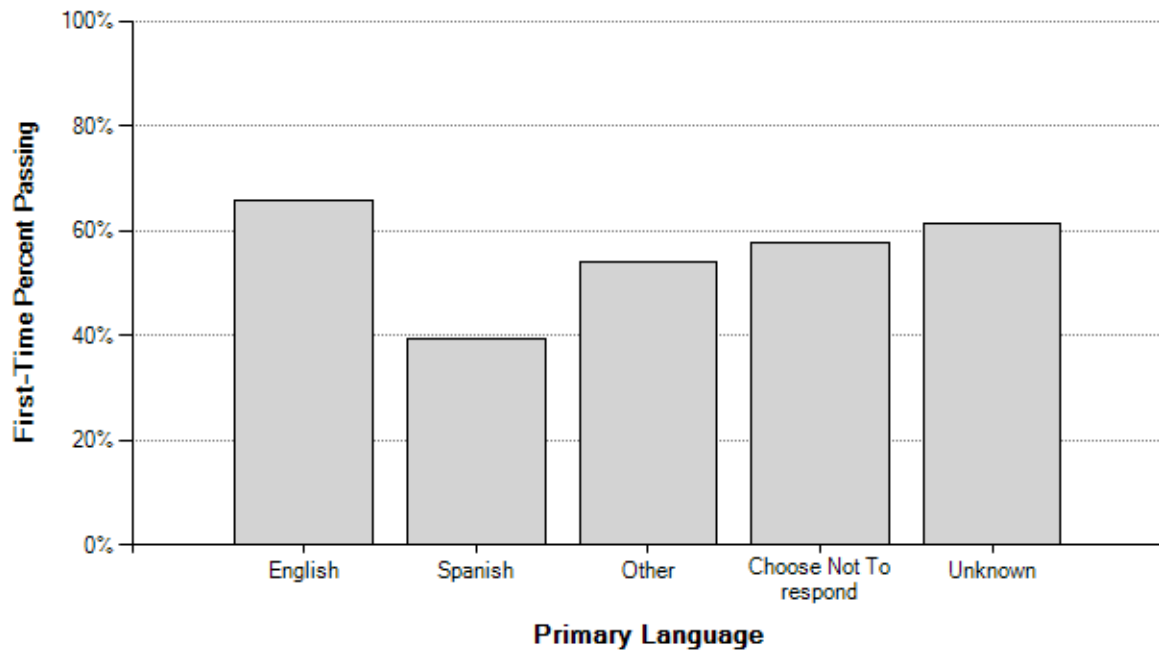


Table 125. General Lines – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	N	Mean	SD
Did not finish high school	84	42.9	36	66.64	13.34
High school diploma or equivalent	3,929	53.3	2,095	68.98	12.41
Two-year college degree (Associate's Degree)	1,806	57.4	1,036	70.66	11.74
Four-year college degree (Bachelor's Degree)	2,687	78.7	2,114	76.56	10.27
Advanced college degree (Master's degree or Doctorate)	568	83.3	473	78.57	10.05
Choose not to respond	329	62.9	207	71.00	12.58
No response	116	62.1	72	70.08	15.13

Figure 115. General Lines – Property & Casualty Percent Passing by Education Level

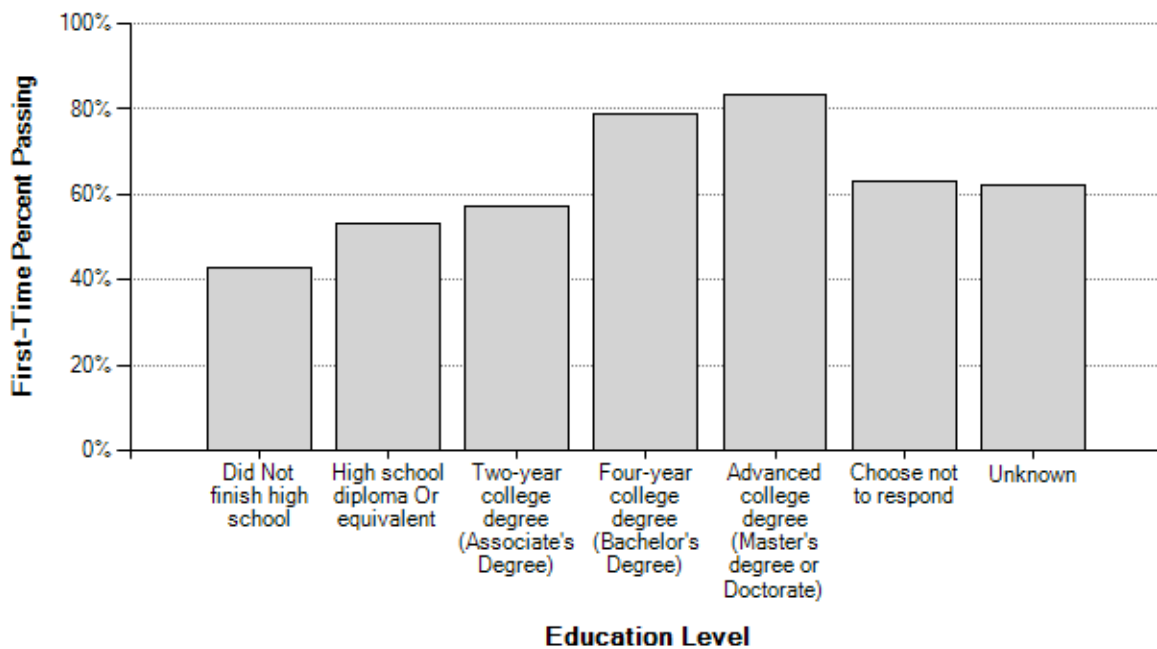


Table 126. General Lines – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	1,053	57.9	610	70.48	12.59
I completed an insurance course at a college or university.	153	56.9	87	69.94	11.65
I attended classroom preparation from an exam preparation school.	2,042	72.3	1,477	74.67	11.04
I completed an online course.	3,644	69.7	2,539	73.93	11.44
I bought and used a study guide or study manual.	1,949	52.1	1,016	68.92	12.39
I took the exam without taking a course or studying.	132	38.6	51	64.42	12.87
Other	418	42.1	176	65.72	13.40
No response	128	60.2	77	69.95	14.60

Figure 116. General Lines – Property & Casualty Percent Passing by Preparation Method

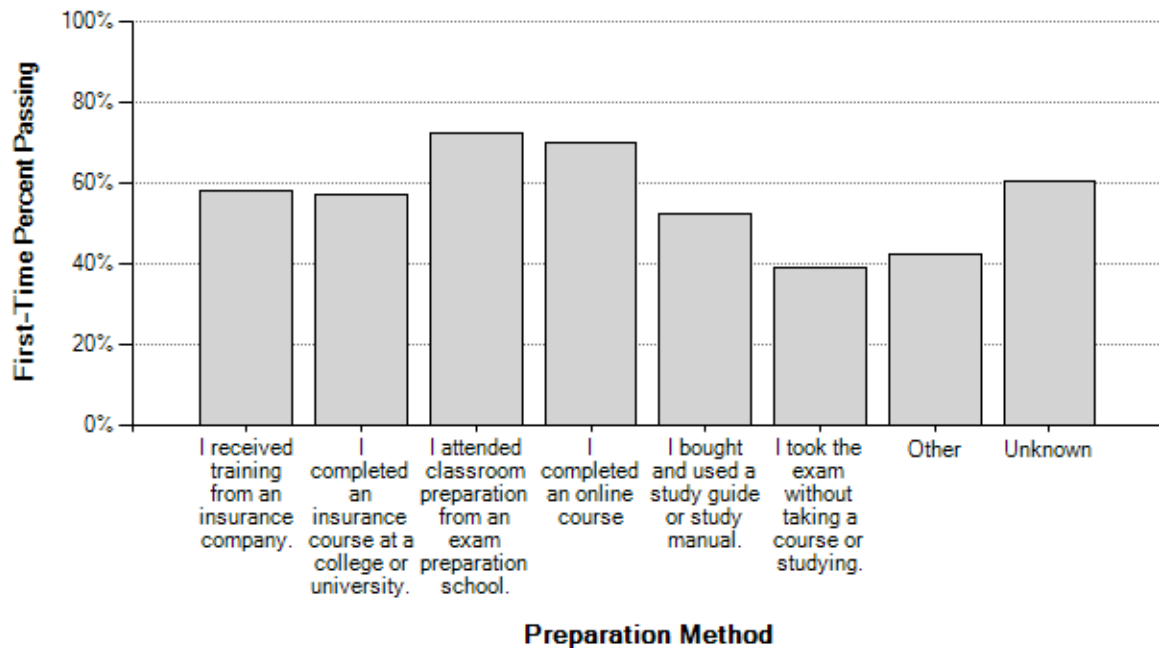


Table 127. General Lines – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	8,061	64.7	5,218	72.47	11.94
Mexico	496	47.8	237	67.46	12.83
the Caribbean	37	54.1	20	69.73	14.53
Central America	103	54.4	56	69.36	14.74
South America	88	62.5	55	71.73	13.37
Spain	2	100.0	2	82.50	4.95
Other	601	60.7	365	71.58	12.54
No response	131	61.1	80	70.44	14.00

Figure 117. General Lines – Property & Casualty Percent Passing by National Origin

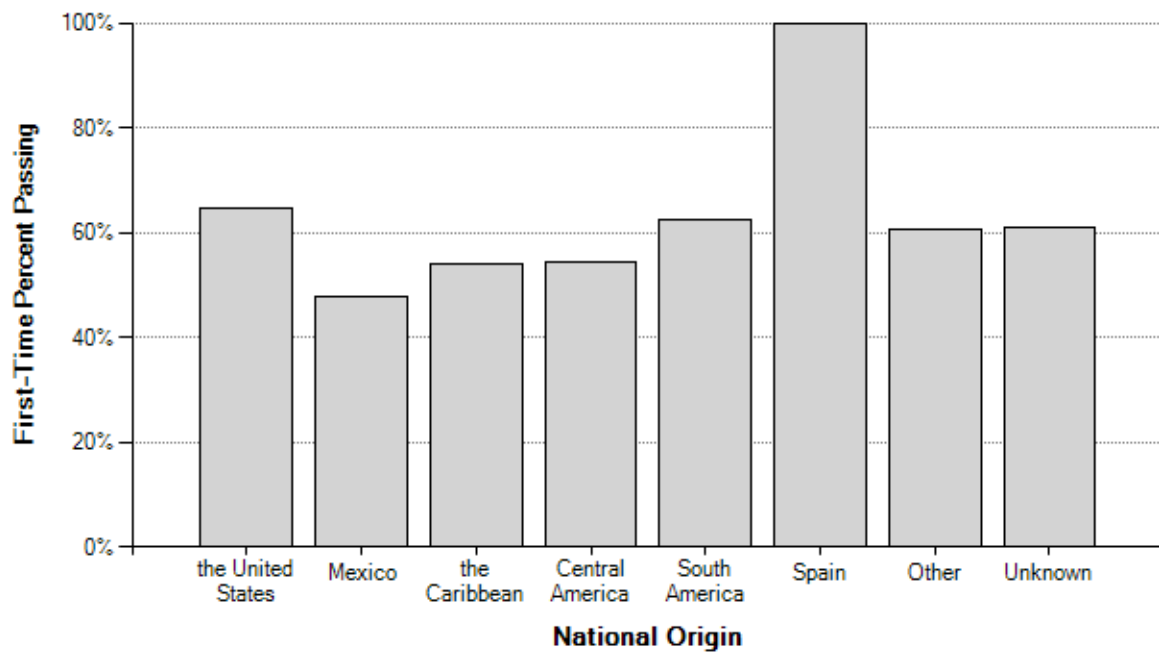


Table 128. General Lines – Property & Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	Asian American / Pacific Islander	169	66.9	113	72.67	13.16
	Black	376	67.3	253	72.60	11.54
	Hispanic	987	59.4	586	70.47	11.97
	Native American	24	66.7	16	72.71	10.22
	White	1,700	80.5	1,369	77.05	9.67
	Other	131	61.1	80	71.83	11.38
	Choose not to respond	113	69.0	78	73.87	11.92
	No response	12	91.7	11	74.67	11.69
Women	Asian American / Pacific Islander	195	62.6	122	71.39	13.17
	Black	619	60.1	372	71.26	11.78
	Hispanic	2,302	42.2	972	66.00	12.82
	Native American	26	65.4	17	73.46	11.75
	White	2,430	73.8	1,794	75.23	10.43
	Other	135	52.6	71	70.07	12.29
	Choose not to respond	115	59.1	68	71.99	12.03
	No response	13	76.9	10	73.08	10.10
Choose not to respond	Asian American / Pacific Islander	2	50.0	1	77.00	11.31
	Black	1	100.0	1	81.00	
	Hispanic	2	0.0	0	55.50	9.19
	Native American	1	100.0	1	90.00	
	White	6	16.7	1	58.17	19.02
	Other	3	100.0	3	82.33	4.04
	Choose not to respond	88	64.8	57	72.95	13.15
	No response	0	-	-	-	-
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black	0	-	-	-	-
	Hispanic	1	0.0	0	65.00	
	Native American	0	-	-	-	-
	White	2	100.0	2	81.50	3.54
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	66	53.0	35	68.15	14.73

Figure 118. General Lines – Property & Casualty Percent Passing by Ethnicity within Gender

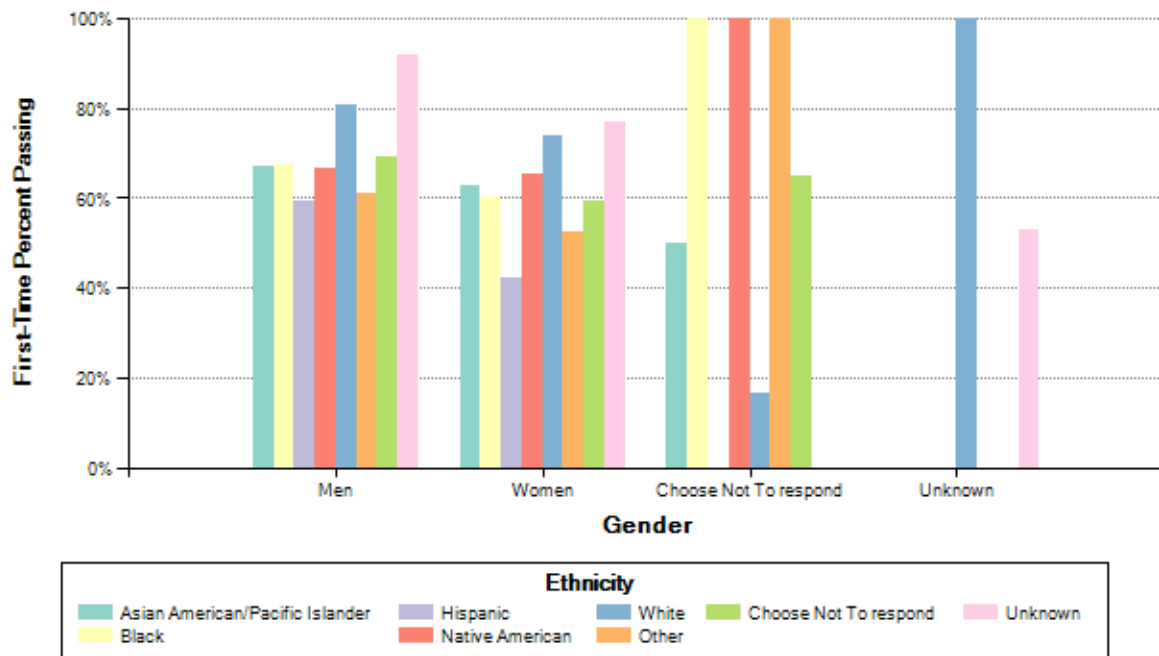


Table 129. General Lines – Property & Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Did not finish high school	32	50.0	16	68.88	11.95
	High school diploma or equivalent	1,117	63.8	713	71.23	11.53
	Two-year college degree (Associate's Degree)	610	63.0	384	71.97	11.48
	Four-year college degree (Bachelor's Degree)	1,347	79.4	1,069	76.89	10.07
	Advanced college degree (Master's degree or Doctorate)	302	83.4	252	78.85	9.86
	Choose not to respond	85	67.1	57	71.12	10.75
	No response	19	78.9	15	74.05	18.30
Women	Did not finish high school	51	39.2	20	65.20	14.19
	High school diploma or equivalent	2,801	49.1	1,376	68.08	12.62
	Two-year college degree (Associate's Degree)	1,187	54.6	648	70.01	11.79
	Four-year college degree (Bachelor's Degree)	1,316	78.2	1,029	76.23	10.48
	Advanced college degree (Master's degree or Doctorate)	260	83.5	217	78.44	10.12
	Choose not to respond	193	61.1	118	70.68	12.74
	No response	27	66.7	18	70.44	13.94
Choose not to respond	Did not finish high school	1	0.0	0	69.00	
	High school diploma or equivalent	11	54.5	6	69.36	16.43
	Two-year college degree (Associate's Degree)	8	50.0	4	67.25	17.06
	Four-year college degree (Bachelor's Degree)	23	65.2	15	75.96	9.46
	Advanced college degree (Master's degree or Doctorate)	6	66.7	4	69.83	13.91
	Choose not to respond	50	62.0	31	71.88	14.91
	No response	4	100.0	4	80.50	6.76
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	1	0.0	0	65.00	
	Four-year college degree (Bachelor's Degree)	1	100.0	1	84.00	
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	79.00	
	No response	66	53.0	35	68.15	14.73

Figure 119. General Lines – Property & Casualty Percent Passing by Education Level within Gender

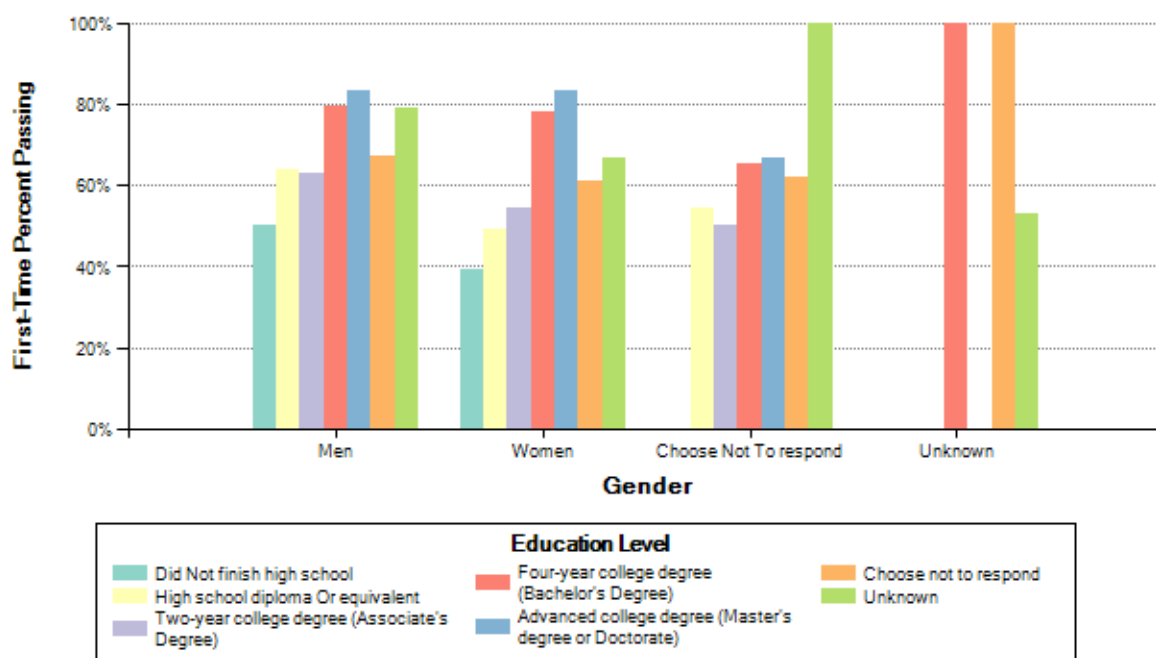


Table 130. General Lines – Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Yes, more than 30 hours	1,871	75.5	1,412	75.12	10.75
	Yes, less than 30 hours	1,216	69.2	841	73.91	11.58
	No	416	58.7	244	70.61	11.91
	No response	9	100.0	9	80.00	5.55
Women	Yes, more than 30 hours	3,232	62.5	2,021	71.78	11.84
	Yes, less than 30 hours	1,915	58.0	1,110	71.02	12.73
	No	671	42.6	286	65.94	13.30
	No response	17	52.9	9	66.94	15.75
Choose not to respond	Yes, more than 30 hours	42	66.7	28	74.45	11.64
	Yes, less than 30 hours	34	61.8	21	72.59	13.80
	No	24	54.2	13	68.83	16.98
	No response	3	66.7	2	68.33	17.67
No response	Yes, more than 30 hours	1	100.0	1	84.00	
	Yes, less than 30 hours	1	0.0	0	65.00	
	No	1	100.0	1	79.00	
	No response	66	53.0	35	68.15	14.73

Figure 120. General Lines – Property & Casualty Percent Passing by Course Taken within Gender

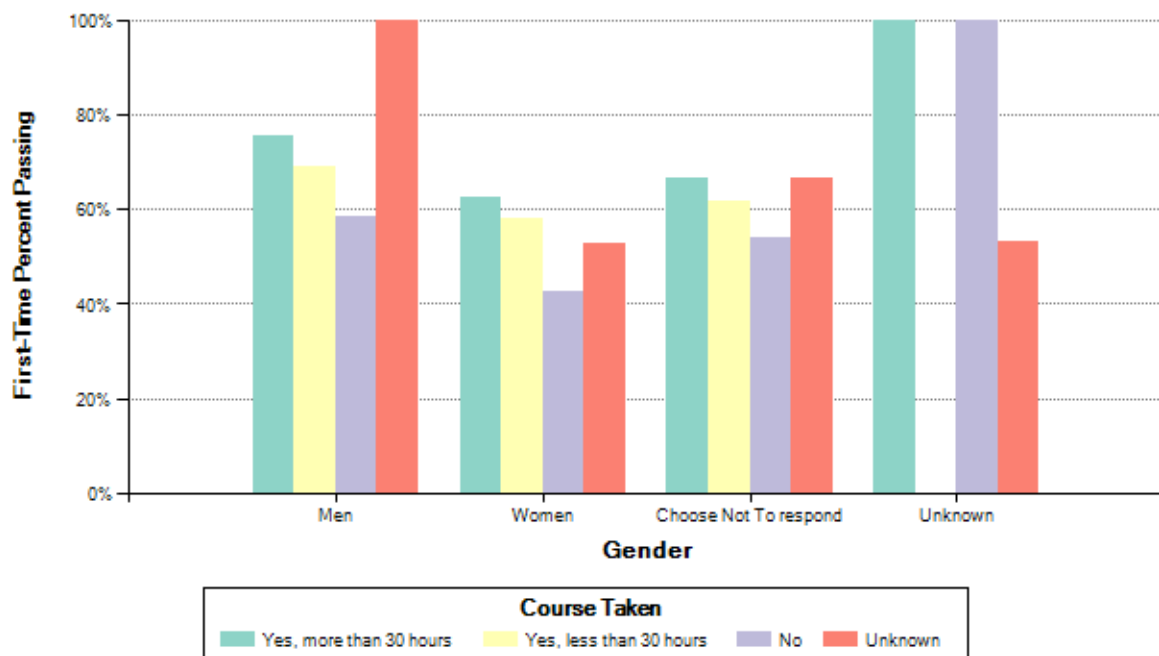


Table 131. General Lines – Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	I received training from an insurance company.	362	68.0	246	72.97	11.97
	I completed an insurance course at a college or university.	45	71.1	32	73.33	11.19
	I attended classroom preparation from an exam preparation school.	752	79.7	599	76.57	9.90
	I completed an online course.	1,431	76.8	1,099	75.80	10.48
	I bought and used a study guide or study manual.	695	59.9	416	70.86	12.04
	I took the exam without taking a course or studying.	64	53.1	34	68.75	10.68
	Other	140	45.0	63	66.96	12.48
	No response	23	73.9	17	74.74	11.47
Women	I received training from an insurance company.	678	52.5	356	69.09	12.73
	I completed an insurance course at a college or university.	106	50.0	53	68.31	11.60
	I attended classroom preparation from an exam preparation school.	1,280	68.1	872	73.60	11.47
	I completed an online course.	2,187	65.0	1,422	72.69	11.85
	I bought and used a study guide or study manual.	1,234	47.5	586	67.70	12.44
	I took the exam without taking a course or studying.	65	24.6	16	60.15	13.69
	Other	251	40.2	101	64.92	13.51
	No response	34	58.8	20	68.94	16.26
Choose not to respond	I received training from an insurance company.	13	61.5	8	73.00	12.10
	I completed an insurance course at a college or university.	2	100.0	2	80.00	1.41
	I attended classroom preparation from an exam preparation school.	10	60.0	6	69.70	15.82
	I completed an online course.	25	68.0	17	74.80	13.79
	I bought and used a study guide or study manual.	18	72.2	13	77.11	9.31
	I took the exam without taking a course or studying.	3	33.3	1	64.67	8.08
	Other	27	44.4	12	66.74	16.72
	No response	5	100.0	5	78.40	7.50
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	79.00	
	I bought and used a study guide or study manual.	2	50.0	1	74.50	13.44
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	66	53.0	35	68.15	14.73

Figure 121. General Lines – Property & Casualty Percent Passing by Preparation Method within Gender

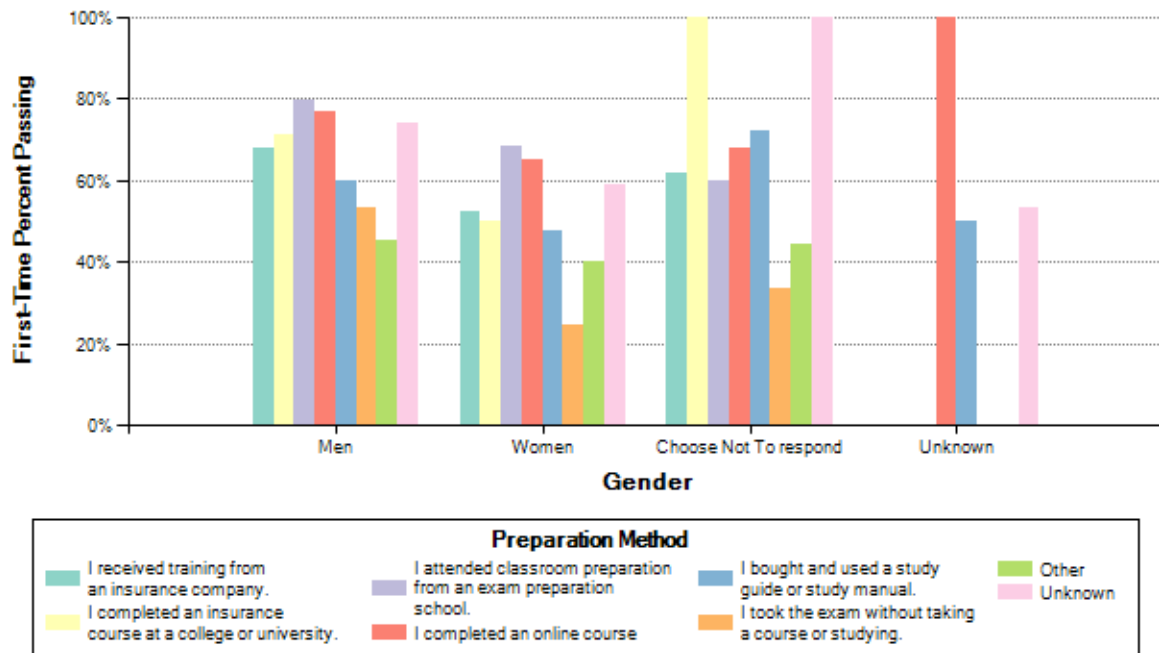


Table 132. General Lines – Property & Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	the United States	2,962	73.0	2,162	74.62	11.01
	Mexico	140	60.7	85	70.09	12.47
	the Caribbean	11	72.7	8	77.27	10.87
	Central America	41	61.0	25	71.56	12.23
	South America	37	73.0	27	75.70	11.38
	Spain	0	-	-	-	-
	Other	297	60.6	180	71.44	12.45
	No response	24	79.2	19	77.50	8.13
Women	the United States	5,018	59.9	3,007	71.20	12.25
	Mexico	354	42.7	151	66.40	12.86
	the Caribbean	25	48.0	12	66.48	15.17
	Central America	62	50.0	31	67.90	16.12
	South America	49	53.1	26	68.31	14.08
	Spain	1	100.0	1	79.00	
	Other	291	61.9	180	71.88	12.60
	No response	35	51.4	18	67.77	14.78
Choose not to respond	the United States	77	61.0	47	72.06	14.59
	Mexico	1	100.0	1	77.00	
	the Caribbean	1	0.0	0	68.00	
	Central America	0	-	-	-	-
	South America	2	100.0	2	82.00	2.83
	Spain	1	100.0	1	86.00	
	Other	13	38.5	5	67.92	13.52
	No response	8	100.0	8	78.13	6.75
No response	the United States	4	50.0	2	72.50	11.50
	Mexico	1	0.0	0	65.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	64	54.7	35	68.30	14.91

Figure 122. General Lines – Property & Casualty Percent Passing by National Origin within Gender

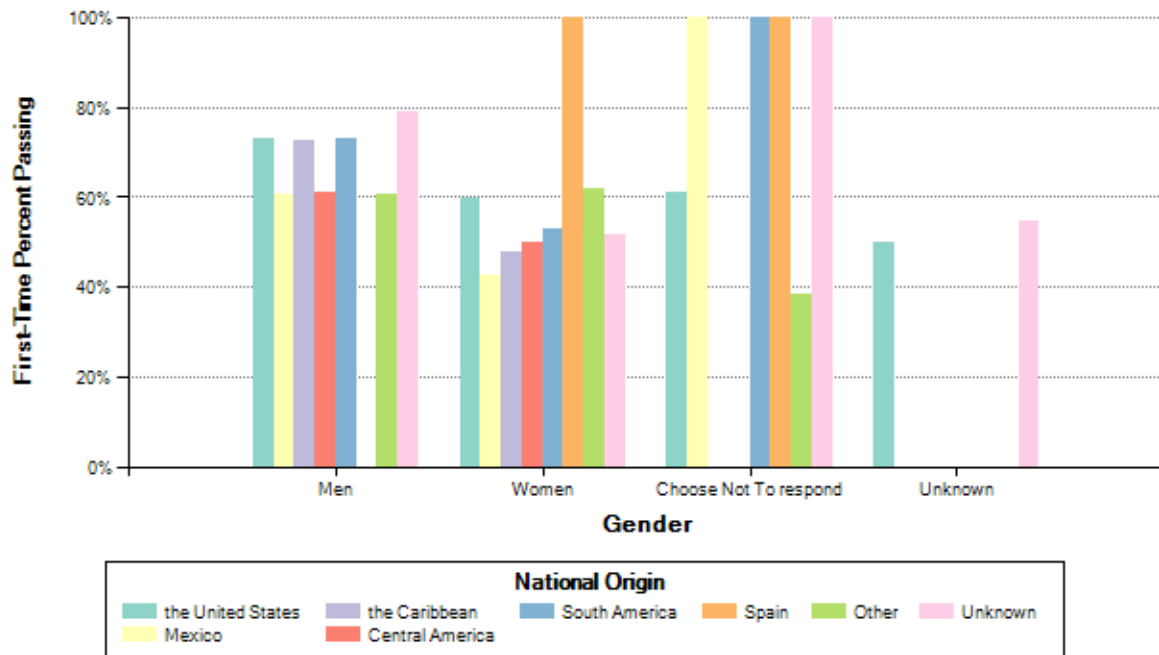


Table 133. General Lines – Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	7	28.6	2	63.86	15.13
	High school diploma or equivalent	75	53.3	40	68.41	12.88
	Two-year college degree (Associate's Degree)	72	56.9	41	68.57	13.17
	Four-year college degree (Bachelor's Degree)	160	72.5	116	75.01	12.04
	Advanced college degree (Master's degree or Doctorate)	40	75.0	30	76.85	10.84
	Choose not to respond	11	54.5	6	63.00	19.75
	No response	1	100.0	1	72.00	
Black	Did not finish high school	3	66.7	2	79.00	10.15
	High school diploma or equivalent	365	53.7	196	68.98	12.11
	Two-year college degree (Associate's Degree)	209	55.0	115	70.11	11.42
	Four-year college degree (Bachelor's Degree)	283	75.3	213	75.12	10.68
	Advanced college degree (Master's degree or Doctorate)	91	81.3	74	76.54	9.46
	Choose not to respond	41	58.5	24	70.88	12.08
	No response	4	50.0	2	73.00	13.71
Hispanic	Did not finish high school	38	31.6	12	62.08	13.63
	High school diploma or equivalent	1,775	40.6	720	65.33	12.66
	Two-year college degree (Associate's Degree)	714	44.1	315	67.01	12.21
	Four-year college degree (Bachelor's Degree)	595	67.6	402	72.98	11.44
	Advanced college degree (Master's degree or Doctorate)	71	73.2	52	74.97	11.21
	Choose not to respond	91	58.2	53	68.80	12.44
	No response	8	50.0	4	61.75	23.34
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	18	44.4	8	67.83	11.90
	Two-year college degree (Associate's Degree)	14	85.7	12	78.64	7.49
	Four-year college degree (Bachelor's Degree)	13	61.5	8	72.69	11.41
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	79.67	7.64
	Choose not to respond	1	100.0	1	85.00	
	No response	2	100.0	2	77.00	9.90
White	Did not finish high school	29	55.2	16	71.14	11.99
	High school diploma or equivalent	1,546	67.4	1,042	73.14	10.71
	Two-year college degree (Associate's Degree)	702	72.4	508	74.80	9.93
	Four-year college degree (Bachelor's Degree)	1,455	86.0	1,252	78.74	8.72
	Advanced college degree (Master's degree or Doctorate)	306	89.9	275	80.81	8.91
	Choose not to respond	88	73.9	65	73.66	10.90
	No response	12	66.7	8	73.08	12.62

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Other	Did not finish high school	5	60.0	3	69.40	7.83
	High school diploma or equivalent	79	54.4	43	68.94	12.97
	Two-year college degree (Associate's Degree)	50	54.0	27	70.46	10.11
	Four-year college degree (Bachelor's Degree)	92	60.9	56	72.68	10.92
	Advanced college degree (Master's degree or Doctorate)	31	61.3	19	74.42	11.48
	Choose not to respond	9	55.6	5	70.44	13.54
	No response	3	33.3	1	57.33	27.39
Choose not to respond	Did not finish high school	1	100.0	1	77.00	
	High school diploma or equivalent	67	65.7	44	71.21	12.55
	Two-year college degree (Associate's Degree)	44	38.6	17	67.36	10.61
	Four-year college degree (Bachelor's Degree)	85	74.1	63	76.82	10.99
	Advanced college degree (Master's degree or Doctorate)	25	76.0	19	76.76	12.71
	Choose not to respond	88	60.2	53	71.57	12.88
	No response	6	100.0	6	81.17	5.56
No response	Did not finish high school	1	0.0	0	68.00	
	High school diploma or equivalent	4	50.0	2	62.50	13.48
	Two-year college degree (Associate's Degree)	1	100.0	1	70.00	
	Four-year college degree (Bachelor's Degree)	4	100.0	4	76.25	6.13
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	70.00	
	Choose not to respond	0	-	-	-	-
	No response	80	60.0	48	69.76	14.41

Figure 123. General Lines – Property & Casualty Percent Passing by Education Level within Ethnicity

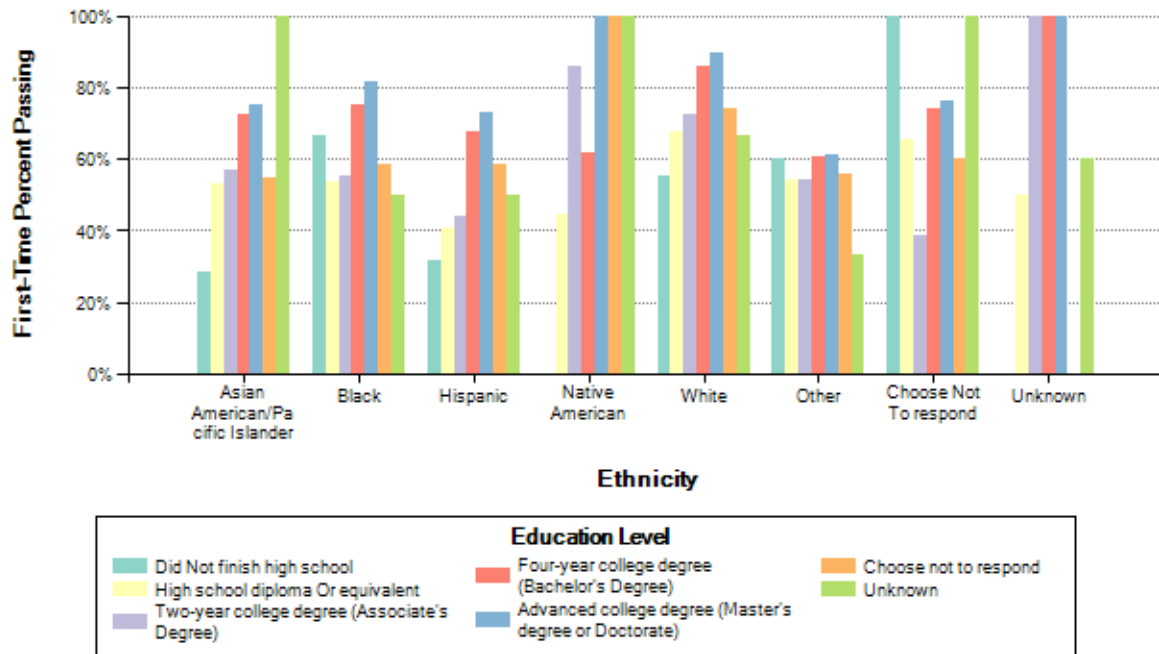


Table 134. General Lines – Property & Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	225	68.9	155	73.36	12.33
	Yes, less than 30 hours	92	63.0	58	71.40	13.17
	No	49	46.9	23	66.94	15.47
	No response	0	-	-	-	-
Black	Yes, more than 30 hours	610	67.2	410	72.79	10.84
	Yes, less than 30 hours	275	60.7	167	71.40	12.68
	No	110	43.6	48	67.05	12.62
	No response	1	100.0	1	74.00	
Hispanic	Yes, more than 30 hours	1,749	52.4	916	68.68	12.47
	Yes, less than 30 hours	1,090	45.2	493	66.88	12.68
	No	450	33.1	149	63.29	12.95
	No response	3	0.0	0	51.33	11.55
Native American	Yes, more than 30 hours	28	67.9	19	73.96	11.16
	Yes, less than 30 hours	16	68.8	11	76.44	8.25
	No	6	50.0	3	63.50	14.17
	No response	1	100.0	1	70.00	
White	Yes, more than 30 hours	2,214	79.1	1,752	76.42	9.67
	Yes, less than 30 hours	1,509	75.3	1,137	76.12	10.63
	No	408	66.9	273	72.89	10.76
	No response	7	57.1	4	70.29	15.46
Other	Yes, more than 30 hours	156	63.5	99	72.47	11.11
	Yes, less than 30 hours	74	47.3	35	69.66	12.33
	No	38	52.6	20	68.50	13.17
	No response	1	0.0	0	52.00	
Choose not to respond	Yes, more than 30 hours	159	67.3	107	74.11	11.66
	Yes, less than 30 hours	106	63.2	67	73.23	11.17
	No	47	55.3	26	68.32	15.48
	No response	4	75.0	3	72.50	16.66
No response	Yes, more than 30 hours	5	80.0	4	69.40	15.74
	Yes, less than 30 hours	4	100.0	4	71.50	1.29
	No	4	50.0	2	70.50	6.81
	No response	78	59.0	46	69.60	14.54

Figure 124. General Lines – Property & Casualty Percent Passing by Course Taken within Ethnicity

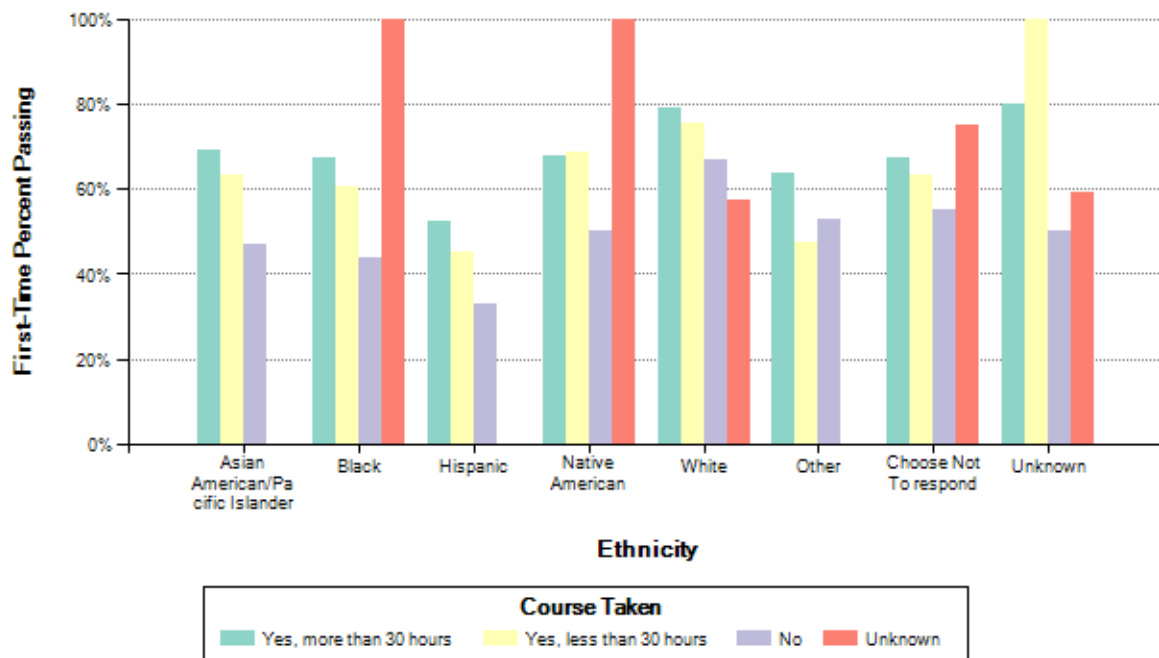


Table 135. General Lines – Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	37	54.1	20	69.30	14.85
	I completed an insurance course at a college or university.	3	66.7	2	69.33	19.86
	I attended classroom preparation from an exam preparation school.	75	74.7	56	75.00	11.49
	I completed an online course.	148	68.9	102	73.87	12.25
	I bought and used a study guide or study manual.	70	60.0	42	69.17	13.38
	I took the exam without taking a course or studying.	12	25.0	3	65.33	9.54
	Other	16	56.3	9	65.94	19.36
	No response	5	40.0	2	69.00	8.43
Black	I received training from an insurance company.	185	68.1	126	73.09	11.24
	I completed an insurance course at a college or university.	23	60.9	14	72.30	11.69
	I attended classroom preparation from an exam preparation school.	222	68.5	152	73.71	10.39
	I completed an online course.	332	68.7	228	73.23	10.94
	I bought and used a study guide or study manual.	177	44.1	78	66.94	12.92
	I took the exam without taking a course or studying.	17	35.3	6	59.65	15.02
	Other	33	60.6	20	70.03	11.34
	No response	7	28.6	2	65.14	8.76
Hispanic	I received training from an insurance company.	444	45.7	203	66.77	13.43
	I completed an insurance course at a college or university.	65	49.2	32	67.05	11.87
	I attended classroom preparation from an exam preparation school.	621	57.8	359	70.30	12.00
	I completed an online course.	1,142	53.6	612	69.11	12.18
	I bought and used a study guide or study manual.	789	36.4	287	64.57	12.47
	I took the exam without taking a course or studying.	43	27.9	12	60.00	12.73
	Other	178	27.5	49	61.43	12.74
	No response	10	40.0	4	62.40	21.66
Native American	I received training from an insurance company.	11	54.5	6	69.91	13.35
	I completed an insurance course at a college or university.	2	50.0	1	70.50	3.54
	I attended classroom preparation from an exam preparation school.	10	70.0	7	74.20	12.11
	I completed an online course.	17	82.4	14	77.53	8.00
	I bought and used a study guide or study manual.	8	62.5	5	73.00	12.35
	I took the exam without taking a course or studying.	1	0.0	0	52.00	

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	1	0.0	0	69.00	
	No response	1	100.0	1	70.00	
White	I received training from an insurance company.	310	68.7	213	74.11	10.40
	I completed an insurance course at a college or university.	46	65.2	30	72.46	11.87
	I attended classroom preparation from an exam preparation school.	1,024	82.1	841	77.59	9.46
	I completed an online course.	1,788	80.8	1,444	77.16	9.74
	I bought and used a study guide or study manual.	794	68.1	541	73.24	10.68
	I took the exam without taking a course or studying.	48	50.0	24	69.58	11.36
	Other	115	54.8	63	70.54	10.80
	No response	13	76.9	10	74.46	12.52
Other	I received training from an insurance company.	32	56.3	18	69.69	11.83
	I completed an insurance course at a college or university.	5	40.0	2	68.40	7.16
	I attended classroom preparation from an exam preparation school.	40	67.5	27	74.45	9.97
	I completed an online course.	107	60.7	65	72.26	12.01
	I bought and used a study guide or study manual.	56	50.0	28	69.61	10.16
	I took the exam without taking a course or studying.	3	66.7	2	71.33	2.89
	Other	22	40.9	9	65.91	15.66
	No response	4	75.0	3	68.00	23.92
Choose not to respond	I received training from an insurance company.	33	69.7	23	73.79	11.57
	I completed an insurance course at a college or university.	8	62.5	5	73.00	5.63
	I attended classroom preparation from an exam preparation school.	46	71.7	33	74.24	12.37
	I completed an online course.	108	66.7	72	74.80	11.55
	I bought and used a study guide or study manual.	54	63.0	34	73.85	10.29
	I took the exam without taking a course or studying.	8	50.0	4	65.00	14.03
	Other	52	48.1	25	66.71	14.94
	No response	7	100.0	7	79.57	6.60
No response	I received training from an insurance company.	1	100.0	1	70.00	
	I completed an insurance course at a college or university.	1	100.0	1	72.00	
	I attended classroom preparation from an exam preparation school.	4	50.0	2	62.50	13.53
	I completed an online course.	2	100.0	2	75.00	4.24
	I bought and used a study guide or study manual.	1	100.0	1	70.00	
	I took the exam without taking a course or studying.	0	-	-	-	-

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Other	1	100.0	1	71.00	
	No response	81	59.3	48	69.89	14.40

Figure 125. General Lines – Property & Casualty Percent Passing by Preparation Method within Ethnicity

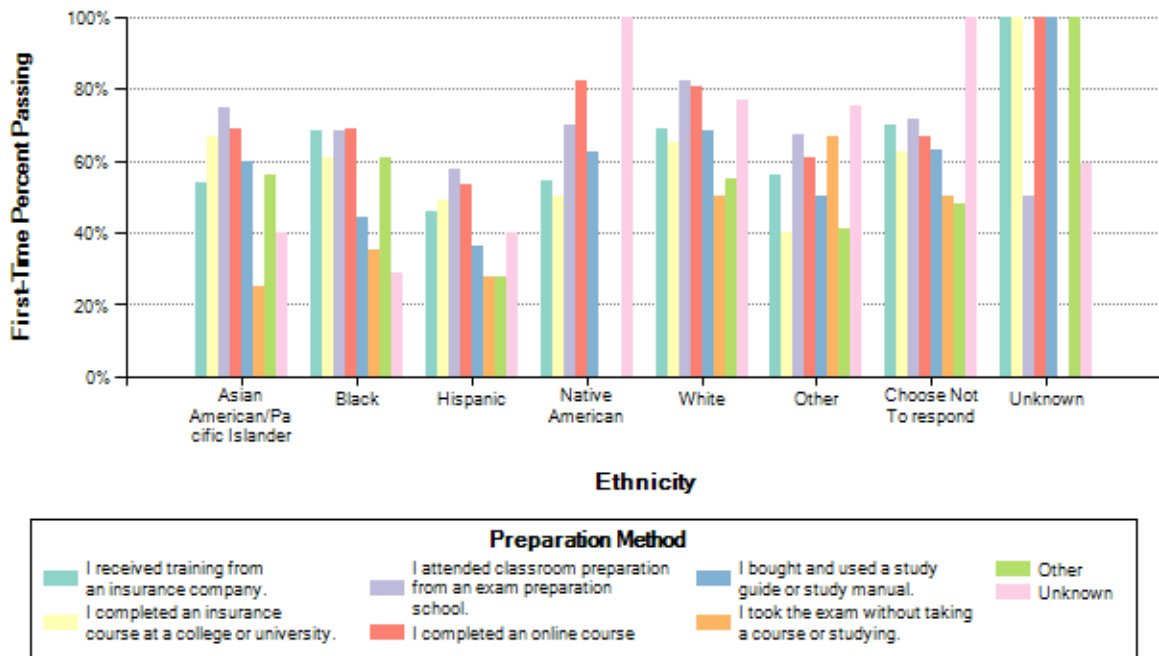


Table 136. General Lines – Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	117	69.2	81	73.18	12.60
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	0.0	0	66.00	
	Spain	0	-	-	-	-
	Other	241	62.7	151	71.45	13.53
	No response	7	57.1	4	72.57	8.40
Black	the United States	897	63.2	567	71.80	11.67
	Mexico	0	-	-	-	-
	the Caribbean	7	42.9	3	69.86	10.54
	Central America	3	100.0	3	87.67	4.51
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	83	60.2	50	71.40	11.51
	No response	6	50.0	3	67.17	18.27
Hispanic	the United States	2,549	46.6	1,188	67.12	12.61
	Mexico	490	47.8	234	67.47	12.83
	the Caribbean	29	58.6	17	69.76	15.73
	Central America	97	52.6	51	68.74	14.43
	South America	78	59.0	46	70.38	13.43
	Spain	0	-	-	-	-
	Other	34	50.0	17	68.68	11.33
	No response	15	33.3	5	67.20	12.12
Native American	the United States	50	66.0	33	73.50	11.19
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	1	100.0	1	70.00	
White	the United States	3,998	76.7	3,068	76.02	10.10
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	2	100.0	2	84.50	2.12
	South America	5	100.0	5	84.40	5.13
	Spain	1	100.0	1	79.00	
	Other	121	69.4	84	74.12	12.13
	No response	11	54.5	6	68.00	17.26
Other	the United States	171	59.6	102	71.47	11.68
	Mexico	2	50.0	1	70.50	6.36
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	1	100.0	1	80.00	

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Spain	0	-	-	-	-
	Other	93	51.6	48	70.02	12.34
	No response	2	100.0	2	81.00	8.49
Choose not to respond	the United States	266	63.9	170	72.85	12.66
	Mexico	3	66.7	2	72.33	10.79
	the Caribbean	1	0.0	0	68.00	
	Central America	1	0.0	0	44.00	
	South America	3	100.0	3	84.67	3.06
	Spain	1	100.0	1	86.00	
	Other	29	51.7	15	70.90	9.21
	No response	12	100.0	12	78.58	7.22
No response	the United States	13	69.2	9	70.38	5.52
	Mexico	1	0.0	0	43.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	77	61.0	47	69.95	14.67

Figure 126. General Lines – Property & Casualty Percent Passing by National Origin within Ethnicity

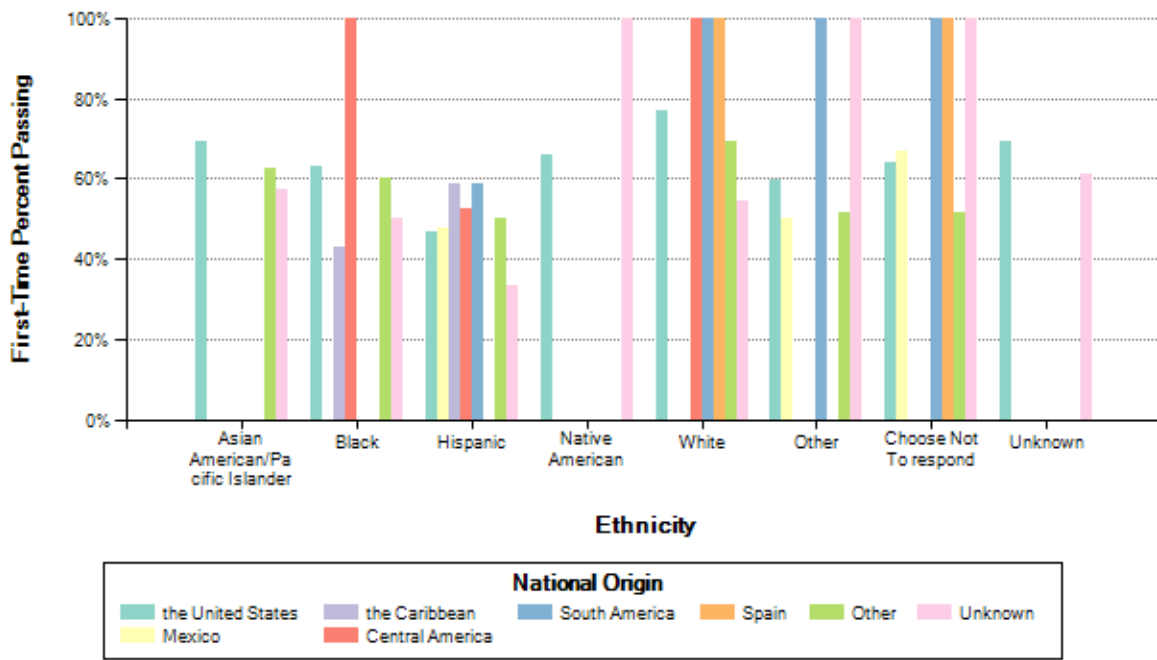


Table 137. General Lines – Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	66	45.5	30	67.08	12.80
	High school diploma or equivalent	3,447	54.8	1,888	69.36	12.25
	Two-year college degree (Associate's Degree)	1,546	58.9	910	71.16	11.52
	Four-year college degree (Bachelor's Degree)	2,255	80.3	1,810	77.02	9.93
	Advanced college degree (Master's degree or Doctorate)	449	86.9	390	79.61	9.08
	Choose not to respond	278	64.0	178	71.24	12.63
	No response	20	60.0	12	69.75	18.03
Mexico	Did not finish high school	6	33.3	2	65.33	11.60
	High school diploma or equivalent	270	40.0	108	65.67	12.82
	Two-year college degree (Associate's Degree)	96	49.0	47	67.25	12.94
	Four-year college degree (Bachelor's Degree)	97	68.0	66	72.67	11.37
	Advanced college degree (Master's degree or Doctorate)	12	50.0	6	69.50	13.55
	Choose not to respond	13	53.8	7	67.69	11.84
	No response	2	50.0	1	58.50	28.99
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	13	23.1	3	60.46	15.14
	Two-year college degree (Associate's Degree)	8	50.0	4	67.88	11.72
	Four-year college degree (Bachelor's Degree)	14	85.7	12	78.93	9.98
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	84.00	
	Choose not to respond	1	0.0	0	62.00	
	No response	0	-	-	-	-
Central America	Did not finish high school	4	25.0	1	58.50	30.42
	High school diploma or equivalent	53	47.2	25	66.94	14.71
	Two-year college degree (Associate's Degree)	22	40.9	9	66.32	11.37
	Four-year college degree (Bachelor's Degree)	18	88.9	16	79.89	7.51
	Advanced college degree (Master's degree or Doctorate)	3	100.0	3	81.67	9.07
	Choose not to respond	2	50.0	1	67.00	24.04
	No response	1	100.0	1	86.00	
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	21	42.9	9	63.95	15.26
	Two-year college degree (Associate's Degree)	14	64.3	9	72.43	10.57
	Four-year college degree (Bachelor's Degree)	40	67.5	27	73.55	12.79
	Advanced college degree (Master's degree or Doctorate)	10	90.0	9	80.10	9.46

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Choose not to respond	3	33.3	1	70.67	8.62
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	86.00	
	Two-year college degree (Associate's Degree)	1	100.0	1	79.00	
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	6	33.3	2	66.83	7.73
	High school diploma or equivalent	117	51.3	60	68.34	12.83
	Two-year college degree (Associate's Degree)	107	45.8	49	67.10	12.70
	Four-year college degree (Bachelor's Degree)	256	69.9	179	74.32	11.54
	Advanced college degree (Master's degree or Doctorate)	88	67.0	59	73.85	12.44
	Choose not to respond	27	59.3	16	70.96	13.19
	No response	0	-	-	-	-
No response	Did not finish high school	2	50.0	1	72.00	4.24
	High school diploma or equivalent	7	14.3	1	61.29	6.26
	Two-year college degree (Associate's Degree)	12	58.3	7	72.50	14.32
	Four-year college degree (Bachelor's Degree)	7	57.1	4	69.43	17.96
	Advanced college degree (Master's degree or Doctorate)	5	100.0	5	83.60	7.50
	Choose not to respond	5	80.0	4	70.00	11.38
	No response	93	62.4	58	70.23	14.28

Figure 127. General Lines – Property & Casualty Percent Passing by Education Level within National Origin

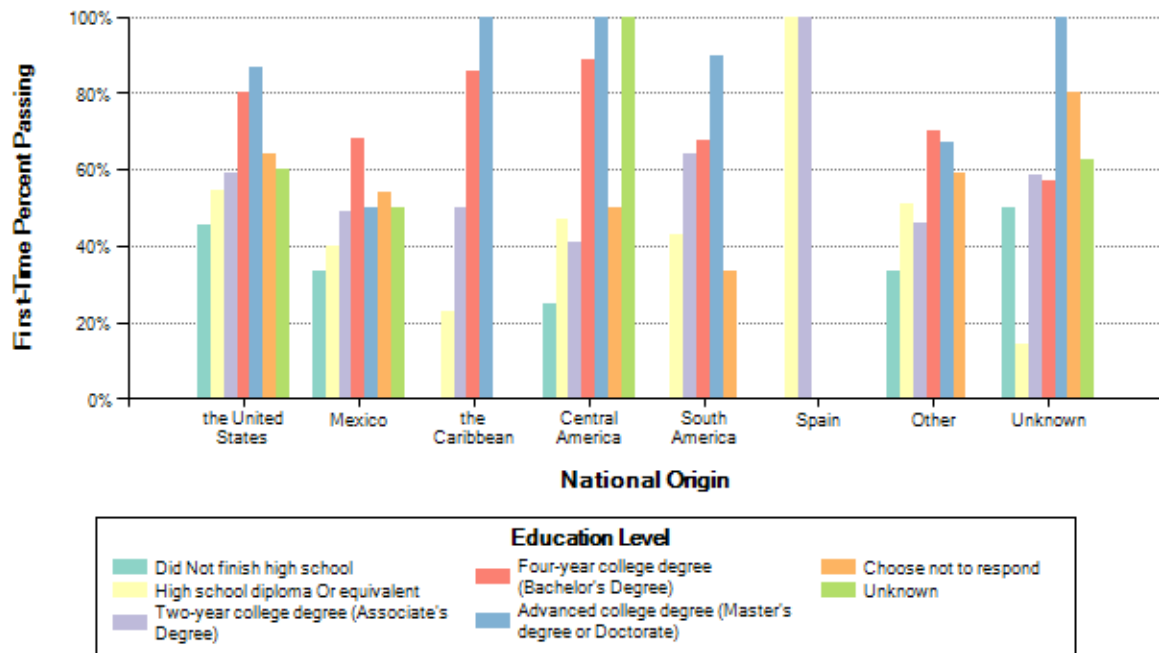


Table 138. General Lines – Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	4,361	68.4	2,981	73.31	11.42
	Yes, less than 30 hours	2,759	63.8	1,760	72.57	12.19
	No	930	50.9	473	68.27	12.73
	No response	11	36.4	4	66.45	11.82
Mexico	Yes, more than 30 hours	250	55.2	138	69.51	11.53
	Yes, less than 30 hours	173	45.1	78	66.69	13.68
	No	72	29.2	21	62.60	13.23
	No response	1	0.0	0	38.00	
the Caribbean	Yes, more than 30 hours	22	59.1	13	69.68	14.82
	Yes, less than 30 hours	9	44.4	4	68.89	14.20
	No	6	50.0	3	71.17	16.47
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	54	63.0	34	72.52	13.88
	Yes, less than 30 hours	39	51.3	20	67.54	14.69
	No	10	20.0	2	59.40	15.27
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	52	65.4	34	72.75	12.81
	Yes, less than 30 hours	23	69.6	16	74.48	11.09
	No	13	38.5	5	62.77	16.35
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	2	100.0	2	82.50	4.95
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	374	65.2	244	72.49	12.04
	Yes, less than 30 hours	151	56.3	85	71.25	12.24
	No	76	47.4	36	67.72	14.77
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	31	51.6	16	69.65	13.30
	Yes, less than 30 hours	12	75.0	9	75.58	12.38
	No	5	80.0	4	74.00	9.67
	No response	83	61.4	51	69.78	14.68

Figure 128. General Lines – Property & Casualty Percent Passing by Course Taken within National Origin

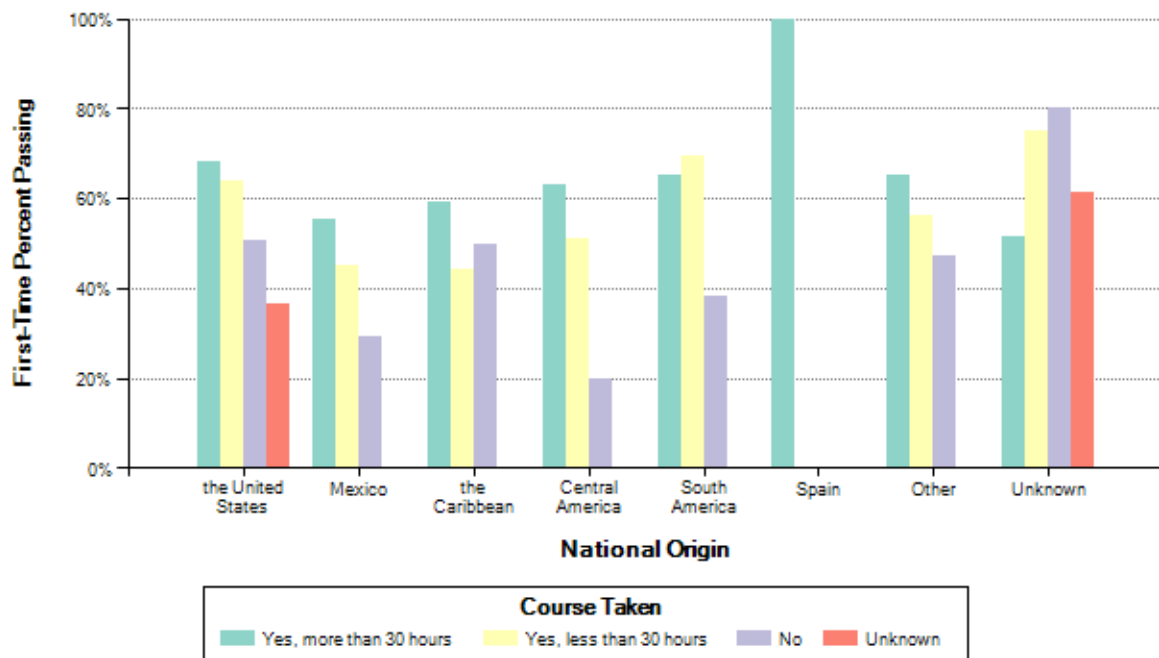
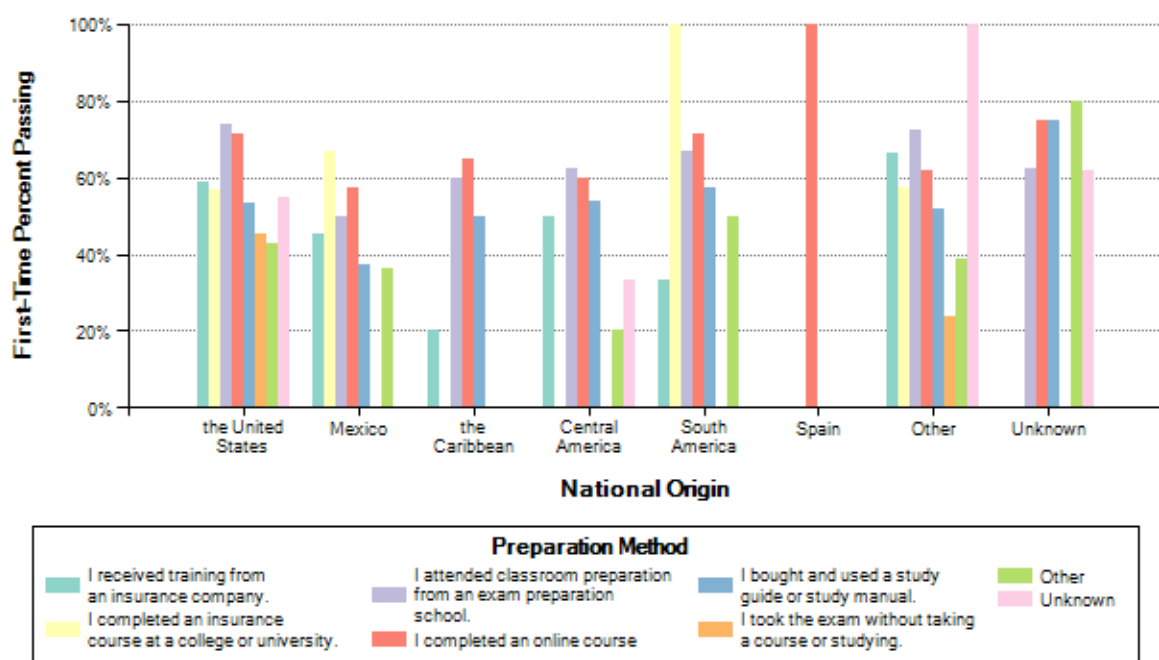


Table 139. General Lines – Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	I received training from an insurance company.	902	58.9	531	70.77	12.44
	I completed an insurance course at a college or university.	134	56.7	76	69.74	11.72
	I attended classroom preparation from an exam preparation school.	1,763	73.8	1,301	74.99	10.88
	I completed an online course.	3,107	71.1	2,209	74.34	11.17
	I bought and used a study guide or study manual.	1,687	53.1	896	69.24	12.22
	I took the exam without taking a course or studying.	104	45.2	47	66.24	12.38
	Other	342	42.7	146	65.98	13.58
	No response	22	54.5	12	69.73	14.24
Mexico	I received training from an insurance company.	55	45.5	25	67.15	13.24
	I completed an insurance course at a college or university.	9	66.7	6	70.56	9.45
	I attended classroom preparation from an exam preparation school.	88	50.0	44	69.53	12.50
	I completed an online course.	183	57.4	105	69.53	12.57
	I bought and used a study guide or study manual.	121	37.2	45	64.45	12.91
	I took the exam without taking a course or studying.	6	0.0	0	50.33	11.06
	Other	33	36.4	12	64.52	10.93
	No response	1	0.0	0	59.00	
the Caribbean	I received training from an insurance company.	5	20.0	1	60.80	9.04
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	5	60.0	3	74.40	10.45
	I completed an online course.	17	64.7	11	72.24	13.97
	I bought and used a study guide or study manual.	10	50.0	5	67.60	18.42
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	6	50.0	3	67.33	19.73
	I completed an insurance course at a college or university.	1	0.0	0	66.00	
	I attended classroom preparation from an exam preparation school.	37	62.2	23	73.62	10.47
	I completed an online course.	35	60.0	21	71.14	12.24
	I bought and used a study guide or study manual.	13	53.8	7	68.15	13.64
	I took the exam without taking a course or studying.	3	0.0	0	46.33	18.61
	Other	5	20.0	1	53.20	17.92

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	3	33.3	1	56.33	36.91
South America	I received training from an insurance company.	9	33.3	3	63.33	15.91
	I completed an insurance course at a college or university.	1	100.0	1	83.00	
	I attended classroom preparation from an exam preparation school.	18	66.7	12	74.39	12.61
	I completed an online course.	42	71.4	30	74.17	12.67
	I bought and used a study guide or study manual.	14	57.1	8	68.36	13.07
	I took the exam without taking a course or studying.	2	0.0	0	56.00	7.07
	Other	2	50.0	1	68.00	12.73
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	2	100.0	2	82.50	4.95
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	71	66.2	47	72.13	12.02
	I completed an insurance course at a college or university.	7	57.1	4	73.29	14.60
	I attended classroom preparation from an exam preparation school.	123	72.4	89	73.99	11.43
	I completed an online course.	250	62.0	155	72.54	12.50
	I bought and used a study guide or study manual.	100	52.0	52	69.06	12.94
	I took the exam without taking a course or studying.	17	23.5	4	62.47	10.71
	Other	31	38.7	12	65.23	13.28
	No response	2	100.0	2	78.50	2.12
No response	I received training from an insurance company.	5	0.0	0	56.20	13.44
	I completed an insurance course at a college or university.	1	0.0	0	59.00	
	I attended classroom preparation from an exam preparation school.	8	62.5	5	78.88	10.22
	I completed an online course.	8	75.0	6	71.75	18.11
	I bought and used a study guide or study manual.	4	75.0	3	74.00	8.33
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	5	80.0	4	70.60	10.99
	No response	100	62.0	62	70.34	13.95

Figure 129. General Lines – Property & Casualty Percent Passing by Preparation Method within National Origin



Adjuster – Property & Casualty

First-time examinee volume is insufficient to include statistical comparisons among demographic groups.

Table 140. Adjuster – Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	129	47.3	61	67.14	12.48

Table 141. Adjuster – Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	59	59.3	35	69.41	11.39
Women	67	37.3	25	65.31	13.09
Choose not to respond	2	0.0	0	54.50	7.78
No response	1	100.0	1	81.00	

Figure 130. Adjuster – Property & Casualty Percent Passing by Gender

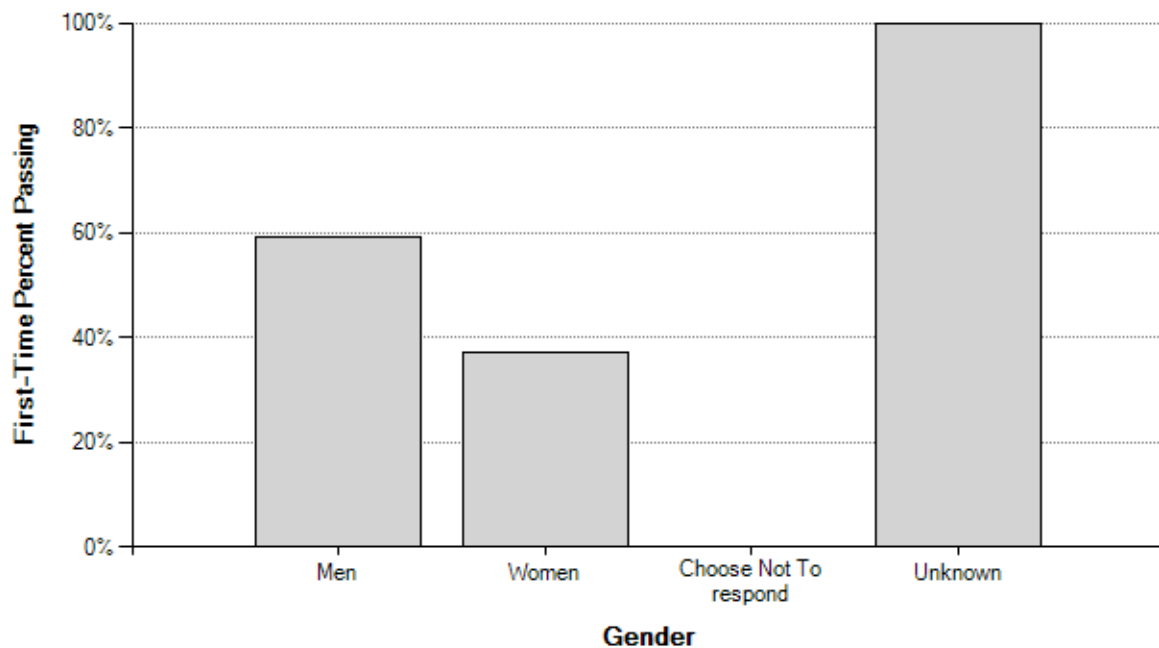


Table 142. Adjuster – Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	3	66.7	2	68.33	20.23
Black	26	38.5	10	63.27	12.36
Hispanic	24	20.8	5	62.17	9.09
Native American	0	-	-	-	-
White	64	62.5	40	70.97	12.43
Other	4	25.0	1	63.50	15.76
Choose not to respond	6	16.7	1	60.67	8.52
No response	2	100.0	2	79.50	2.12

Figure 131. Adjuster – Property & Casualty Percent Passing by Ethnicity

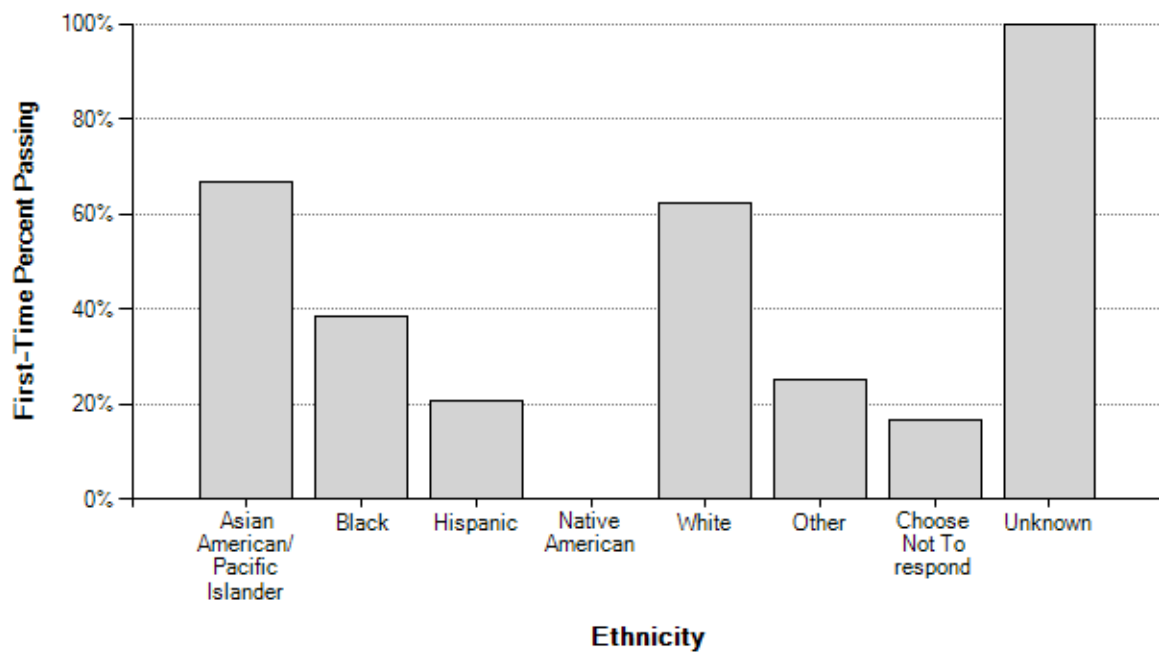


Table 143. Adjuster – Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	67	43.3	29	65.87	12.07
Yes, less than 30 hours	19	26.3	5	62.79	14.75
No	39	64.1	25	71.21	11.10
No response	4	50.0	2	69.50	13.96

Figure 132. Adjuster – Property & Casualty Percent Passing by Course Taken

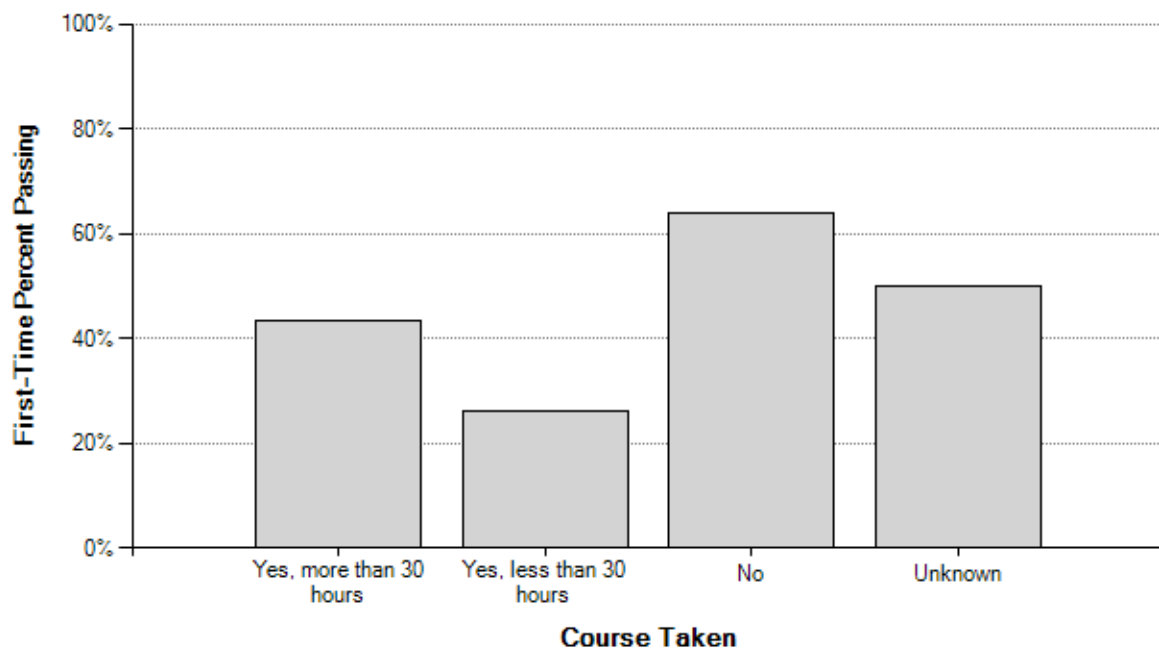


Table 144. Adjuster – Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	25	76.0	19	73.12	14.40
Between \$50,000 and \$100,000	52	53.8	28	70.42	8.93
Between \$25,000 and \$50,000	33	27.3	9	61.70	10.86
Less than \$25,000	16	18.8	3	57.25	13.54
No response	3	66.7	2	73.00	11.36

Figure 133. Adjuster – Property & Casualty Percent Passing by Income Level

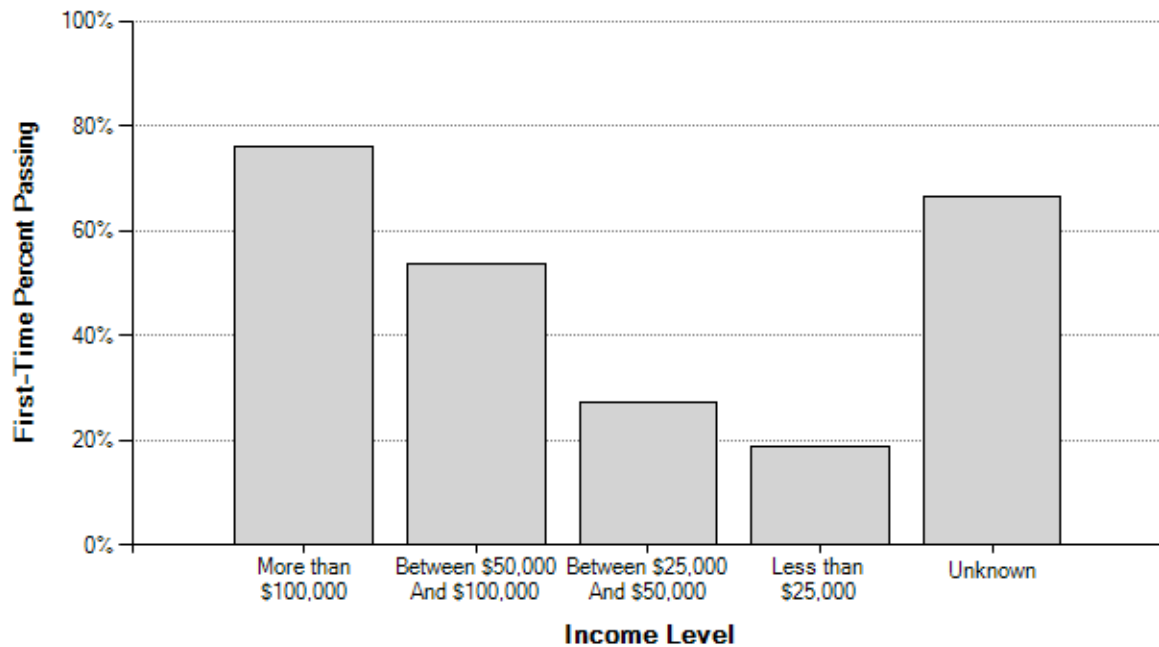


Table 145. Adjuster – Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	53	45.3	24	66.36	13.73
Between 31 and 50 hours	51	51.0	26	68.90	11.45
Between 51 and 70 hours	7	42.9	3	63.71	7.30
More than 70 hours	14	42.9	6	65.43	13.13
No response	4	50.0	2	67.00	15.17

Figure 134. Adjuster – Property & Casualty Percent Passing by Total Hours Spent Studying

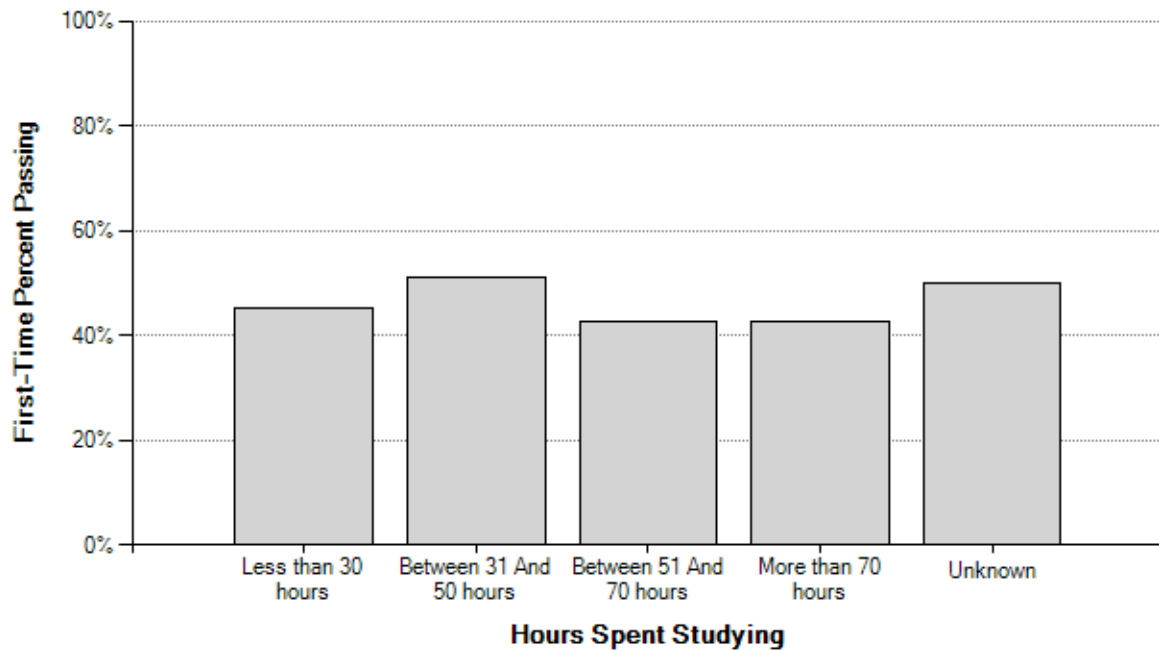


Table 146. Adjuster – Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	121	48.8	59	67.46	12.47
Spanish	2	0.0	0	55.50	0.71
Other	0	-	-	-	-
Choose not to respond	3	0.0	0	53.00	6.08
No response	3	66.7	2	76.00	6.24

Figure 135. Adjuster – Property & Casualty Percent Passing by Primary Language

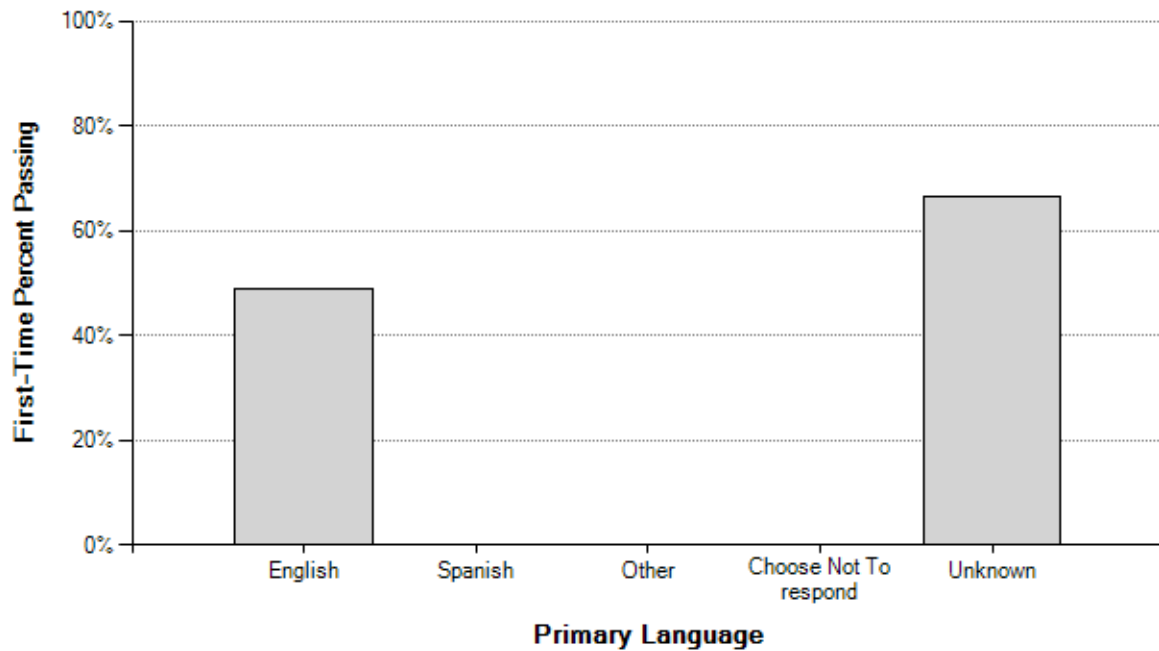


Table 147. Adjuster – Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	23	26.1	6	59.96	12.28
Two-year college degree (Associate's Degree)	33	27.3	9	62.91	10.65
Four-year college degree (Bachelor's Degree)	47	61.7	29	71.00	10.90
Advanced college degree (Master's degree or Doctorate)	16	81.3	13	77.44	9.82
Choose not to respond	8	25.0	2	58.88	12.16
No response	2	100.0	2	79.50	2.12

Figure 136. Adjuster – Property & Casualty Percent Passing by Education Level

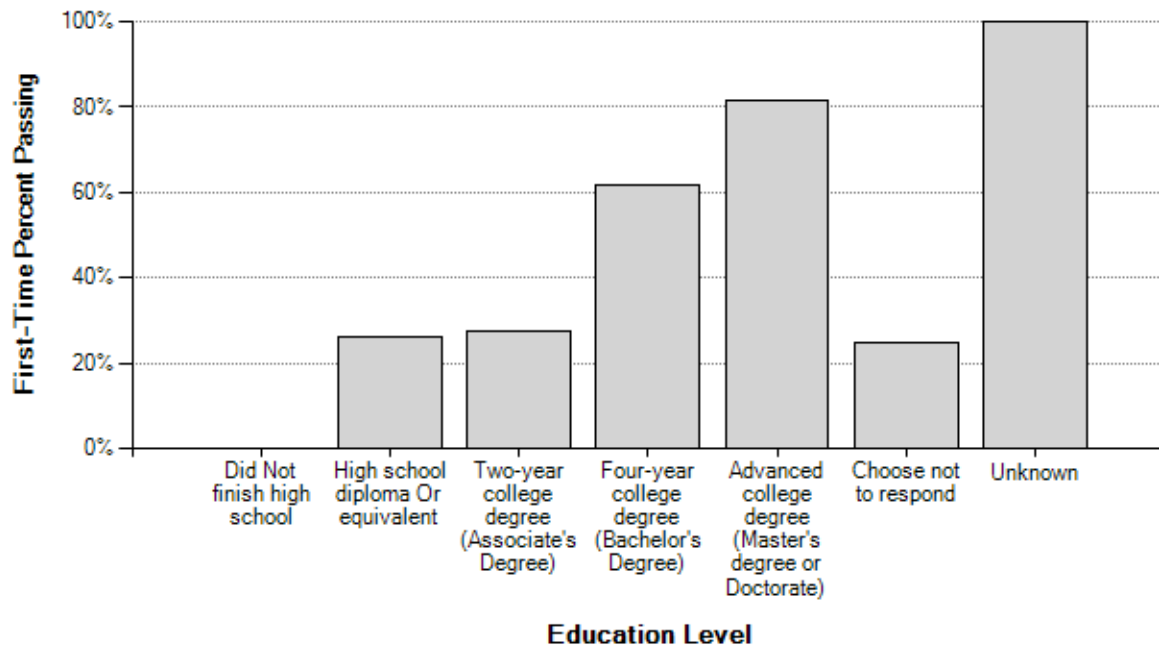


Table 148. Adjuster – Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	6	16.7	1	57.17	17.63
I completed an insurance course at a college or university.	1	0.0	0	57.00	
I attended classroom preparation from an exam preparation school.	15	20.0	3	59.80	9.86
I completed an online course.	46	54.3	25	69.13	11.93
I bought and used a study guide or study manual.	30	43.3	13	67.93	13.09
I took the exam without taking a course or studying.	11	72.7	8	69.82	11.28
Other	18	50.0	9	67.72	11.52
No response	2	100.0	2	79.50	2.12

Figure 137. Adjuster – Property & Casualty Percent Passing by Preparation Method

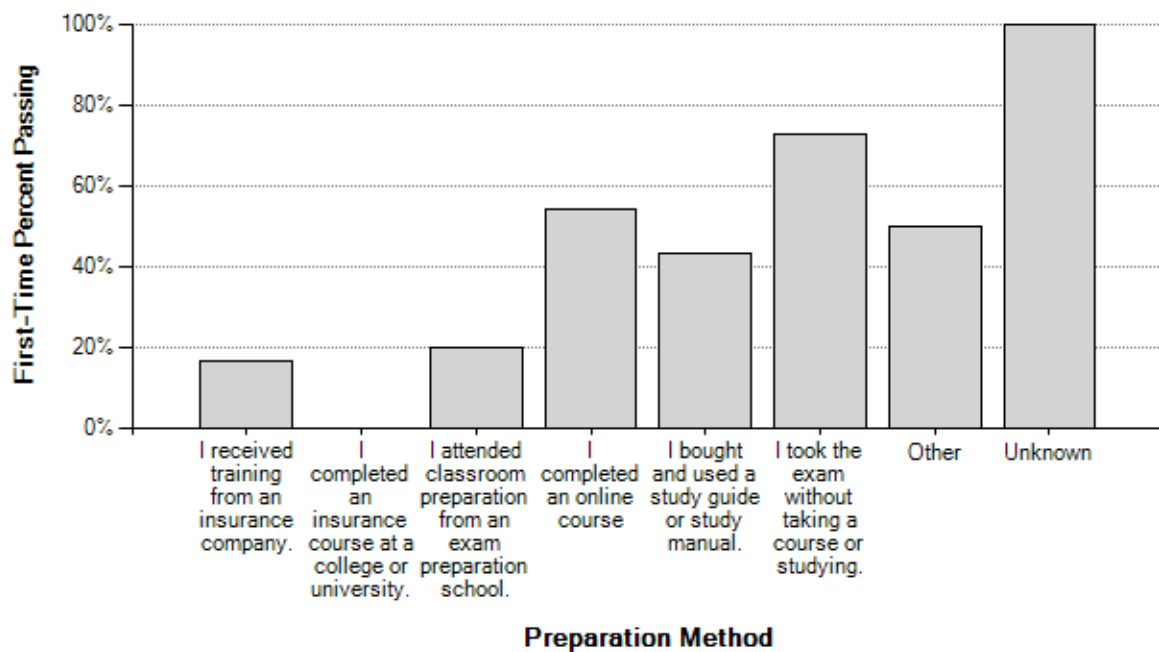
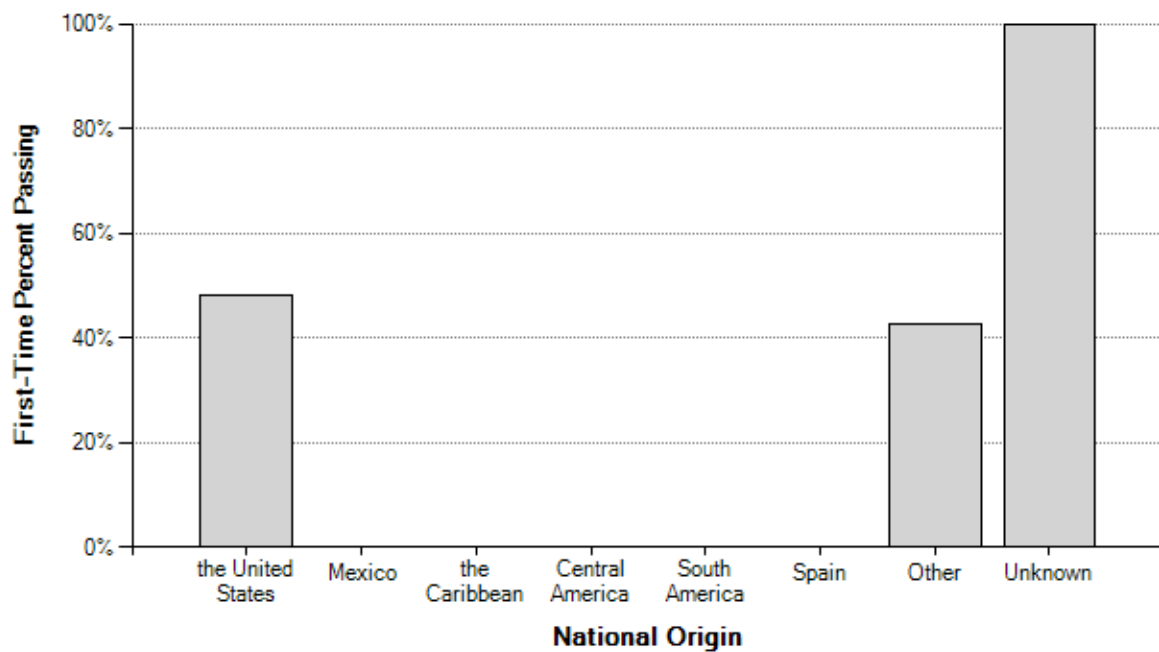


Table 149. Adjuster – Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	114	48.2	55	67.68	12.48
Mexico	2	0.0	0	55.50	2.12
the Caribbean	0	-	-	-	-
Central America	2	0.0	0	55.50	0.71
South America	1	0.0	0	51.00	
Spain	0	-	-	-	-
Other	7	42.9	3	62.71	12.71
No response	3	100.0	3	78.00	3.00

Figure 138. Adjuster – Property & Casualty Percent Passing by National Origin



Property and Casualty Risk Manager

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 150. Property and Casualty Risk Manager Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	49	30.6	15	63.67	13.65

Personal Lines Property & Casualty

Statistically significant differences were found in the following demographic groups:

- between male and female examinees,
- between examinees who are white and examinees of most other self-reported ethnicities, and
- between examinees whose primary language is English and those whose primary language is Spanish.

Male candidates, white candidates, and candidates whose primary language is English scored higher than their counterpart demographic group(s). Comparisons were only made if the volume exceeded 50 candidates in each group compared. Because there wasn't a clear reference group for the other questions, statistical significance was not determined.

Table 151. Personal Lines Property & Casualty Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	1,719	72.3	1,243	74.86	11.58

Table 152. Personal Lines Property & Casualty Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	639	76.8	491	76.66	10.72
Women	1,051	69.9	735	73.81	11.98
Choose not to respond	24	70.8	17	75.79	9.11
No response	5	0.0	0	60.60	6.54

Figure 139. Personal Lines Property & Casualty Percent Passing by Gender

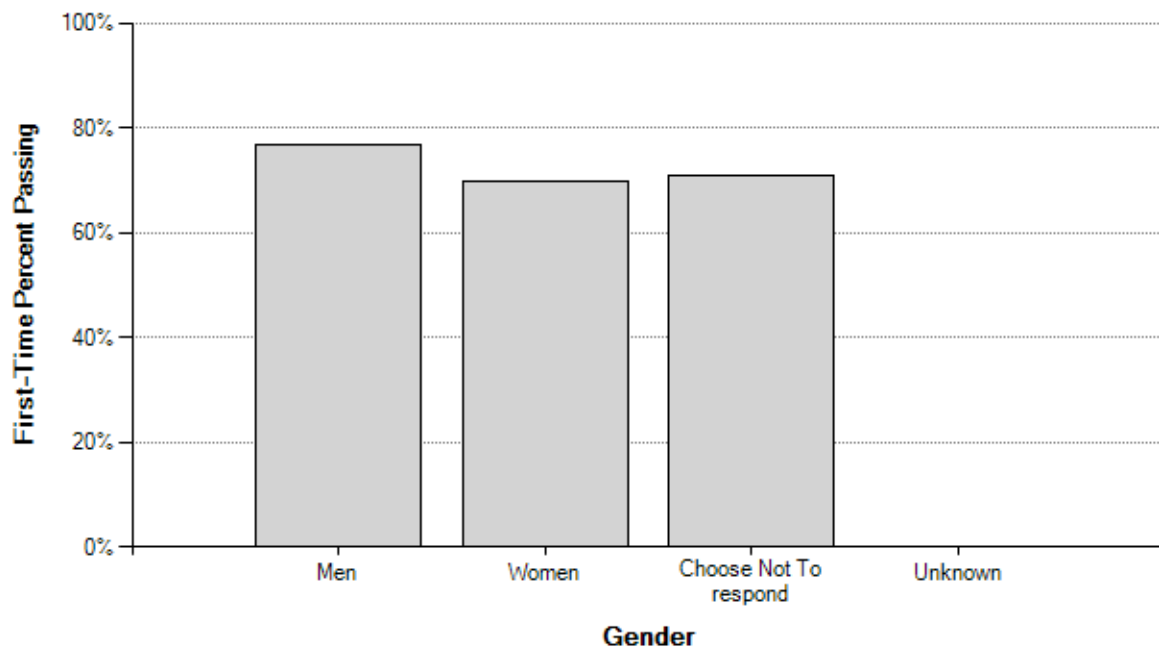


Table 153. Personal Lines Property & Casualty Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	63	69.8	44	75.13	11.72
Black	355	75.2	267	75.41	9.79
Hispanic	646	63.3	409	71.87	12.57
Native American	7	100.0	7	79.00	6.40
White	540	81.1	438	78.16	10.26
Other	44	77.3	34	74.70	13.43
Choose not to respond	58	75.9	44	74.84	11.96
No response	6	0.0	0	61.17	5.15

Figure 140. Personal Lines Property & Casualty Percent Passing by Ethnicity

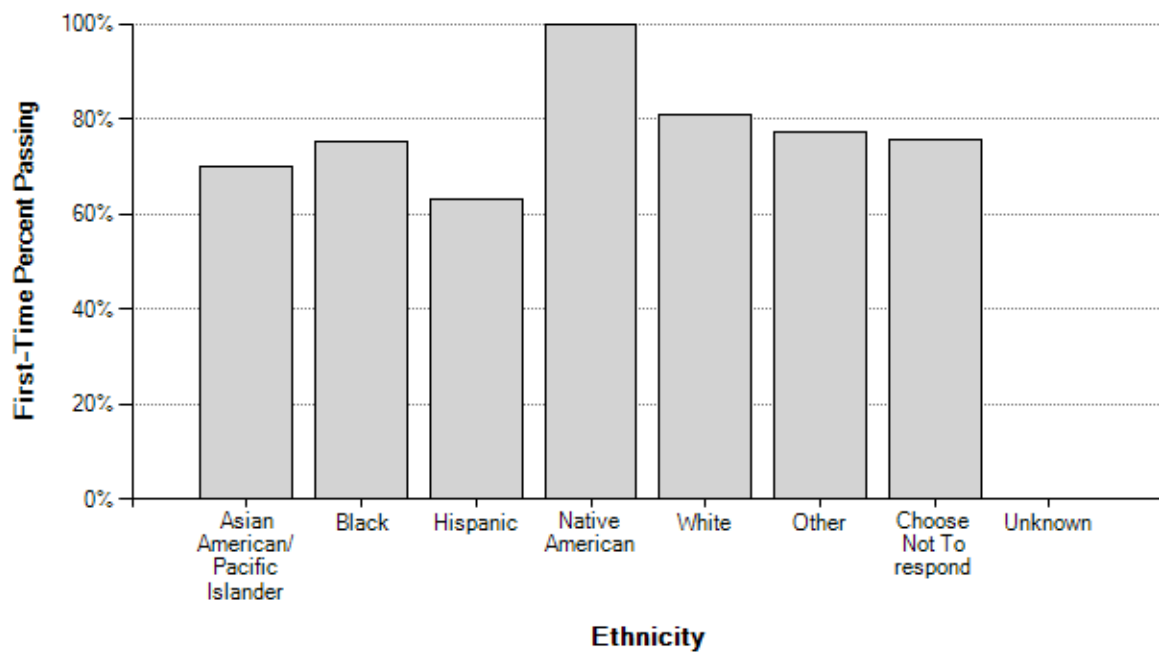


Table 154. Personal Lines Property & Casualty Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	1,124	76.5	860	76.00	10.99
Yes, less than 30 hours	443	73.1	324	75.05	11.38
No	144	39.6	57	65.97	12.65
No response	8	25.0	2	64.38	11.15

Figure 141. Personal Lines Property & Casualty Percent Passing by Course Taken

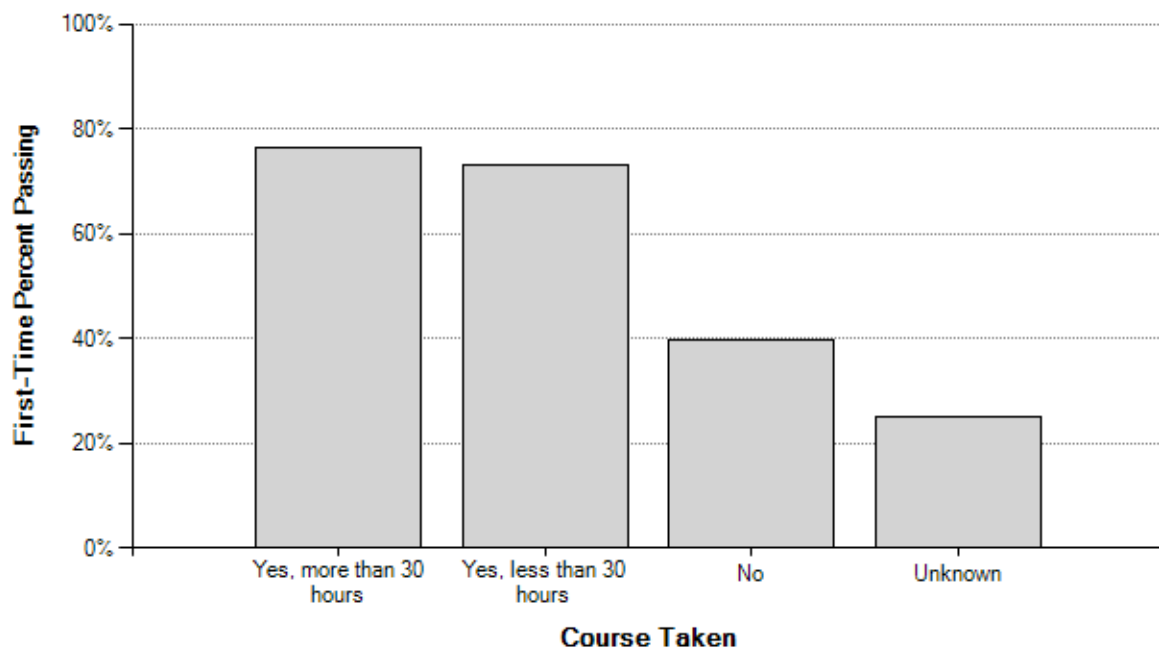


Table 155. Personal Lines Property & Casualty Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	66	80.3	53	78.23	9.18
Between \$50,000 and \$100,000	249	79.1	197	76.91	10.60
Between \$25,000 and \$50,000	1,092	78.0	852	76.49	10.30
Less than \$25,000	300	46.0	138	66.89	13.55
No response	12	25.0	3	65.08	11.48

Figure 142. Personal Lines Property & Casualty Percent Passing by Income Level

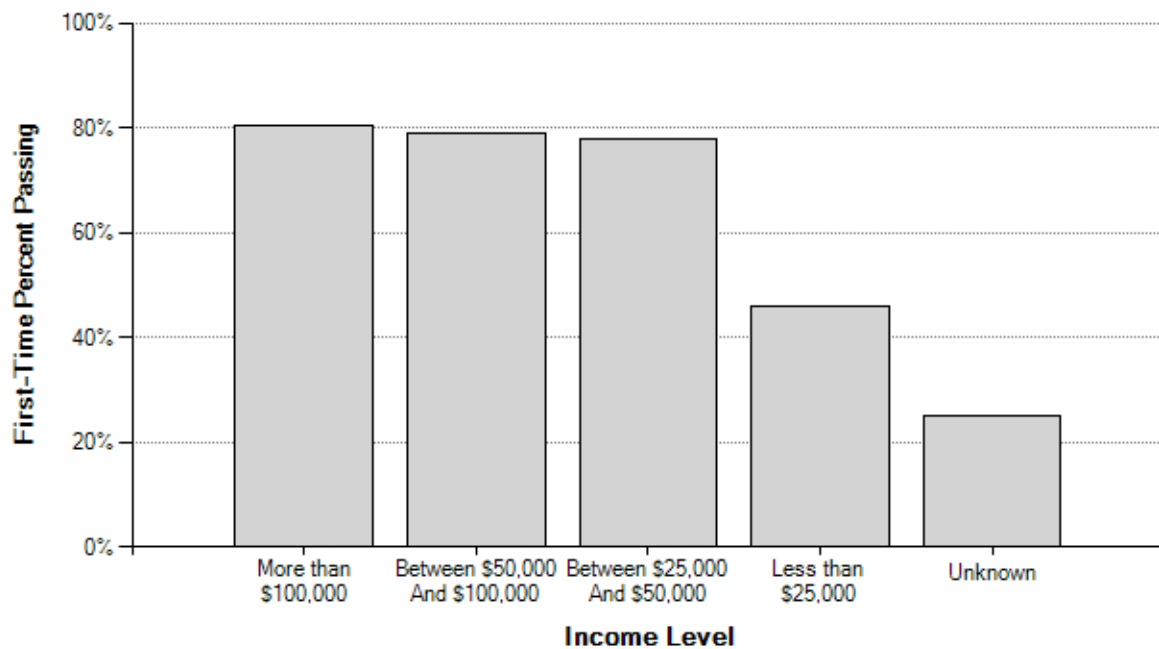


Table 156. Personal Lines Property & Casualty Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	398	62.6	249	71.52	12.46
Between 31 and 50 hours	771	73.3	565	75.48	11.27
Between 51 and 70 hours	315	80.3	253	77.07	10.35
More than 70 hours	222	77.9	173	76.02	11.39
No response	13	23.1	3	67.23	10.37

Figure 143. Personal Lines Property & Casualty Percent Passing by Total Hours Spent Studying

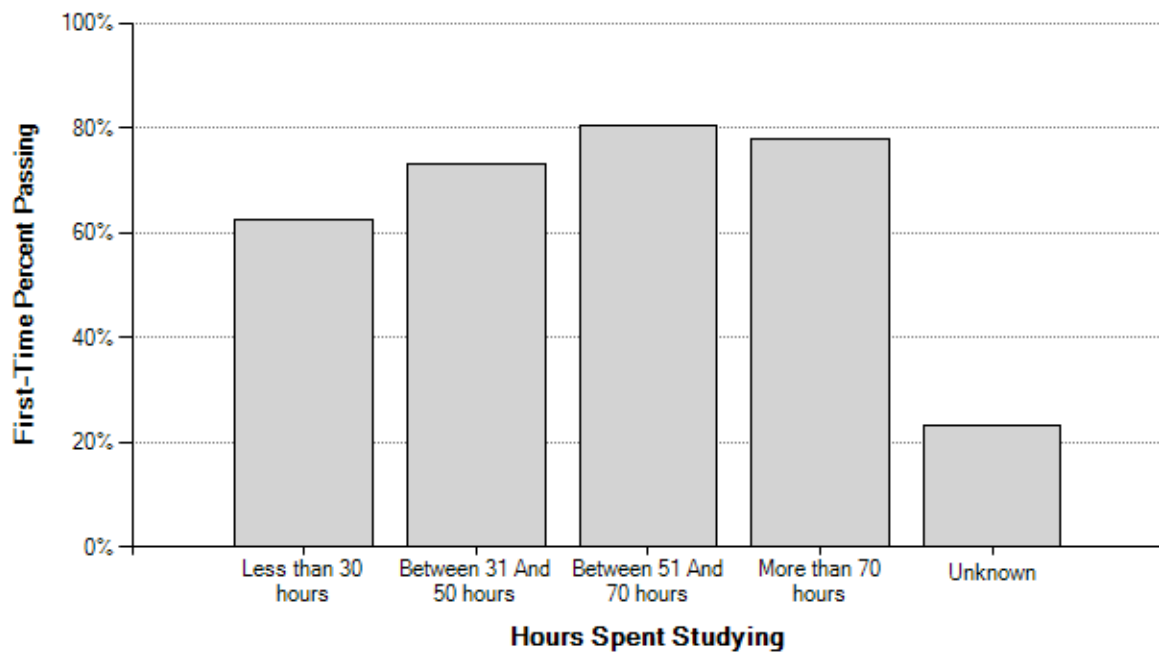


Table 157. Personal Lines Property & Casualty Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	1,583	74.4	1,177	75.54	10.98
Spanish	85	41.2	35	64.62	14.89
Other	24	62.5	15	69.33	16.42
Choose not to respond	17	70.6	12	73.41	13.26
No response	10	40.0	4	69.60	10.95

Figure 144. Personal Lines Property & Casualty Percent Passing by Primary Language

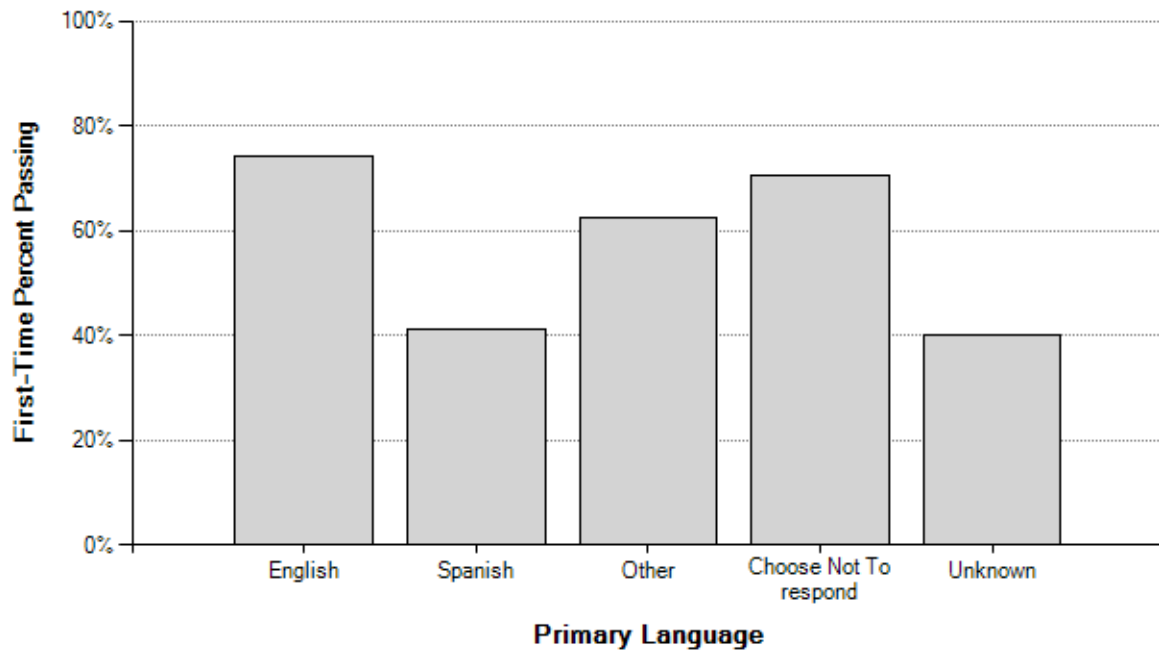


Table 158. Personal Lines Property & Casualty Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	8	25.0	2	60.63	18.92
High school diploma or equivalent	793	67.8	538	73.24	12.30
Two-year college degree (Associate's Degree)	356	74.4	265	74.87	10.26
Four-year college degree (Bachelor's Degree)	440	80.0	352	77.89	10.16
Advanced college degree (Master's degree or Doctorate)	53	86.8	46	79.02	9.99
Choose not to respond	58	63.8	37	73.47	13.03
No response	11	27.3	3	68.45	11.13

Figure 145. Personal Lines Property & Casualty Percent Passing by Education Level

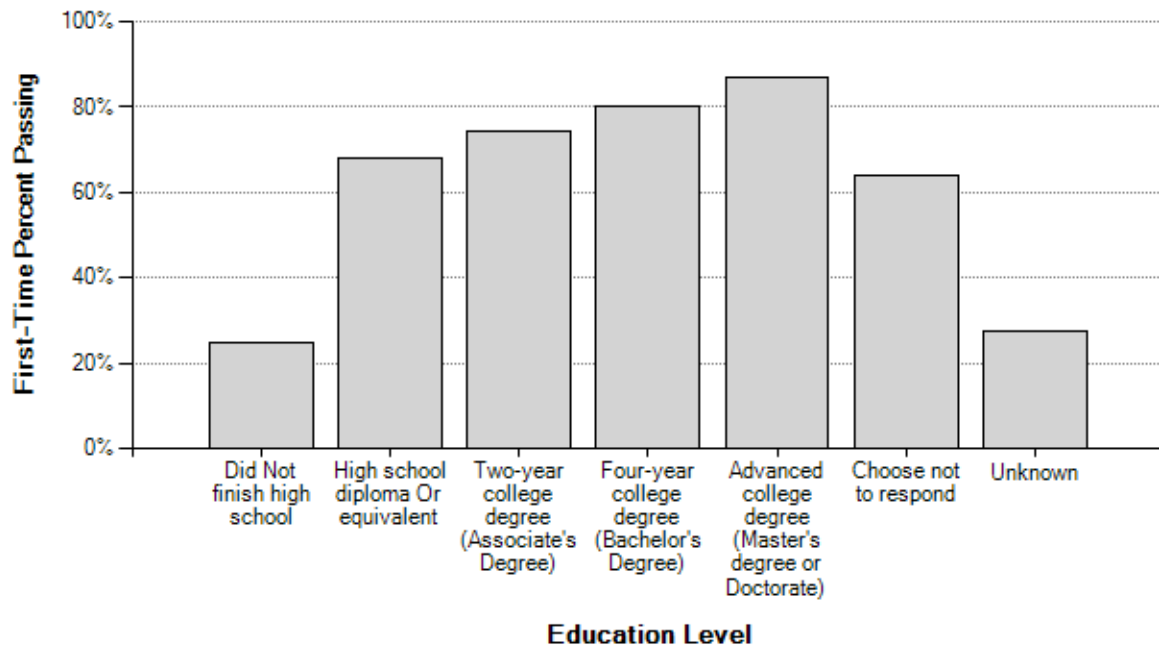


Table 159. Personal Lines Property & Casualty Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	946	79.3	750	76.96	10.69
I completed an insurance course at a college or university.	16	50.0	8	69.00	10.11
I attended classroom preparation from an exam preparation school.	255	72.5	185	74.07	11.36
I completed an online course.	273	70.0	191	74.93	11.39
I bought and used a study guide or study manual.	143	46.9	67	66.50	12.81
I took the exam without taking a course or studying.	10	30.0	3	66.40	12.89
Other	62	54.8	34	69.32	11.84
No response	14	35.7	5	69.14	10.26

Figure 146. Personal Lines Property & Casualty Percent Passing by Preparation Method

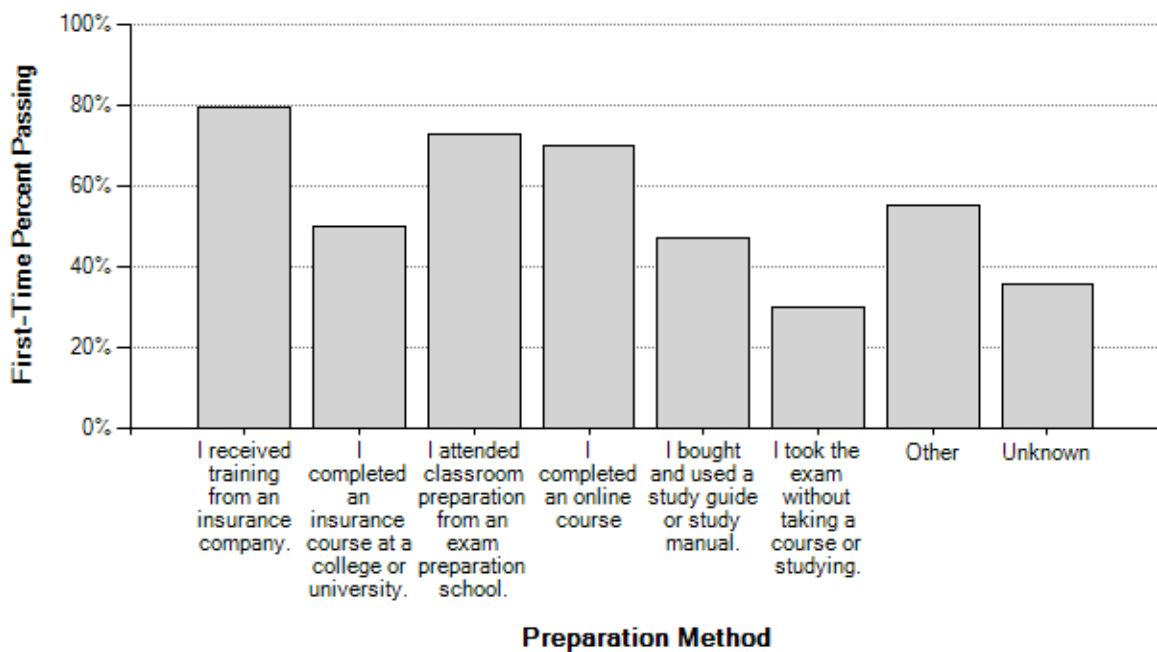


Table 160. Personal Lines Property & Casualty Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	1,520	73.5	1,117	75.26	11.19
Mexico	63	50.8	32	66.46	14.71
the Caribbean	12	75.0	9	78.17	10.13
Central America	10	50.0	5	64.50	15.64
South America	7	71.4	5	73.14	17.08
Spain	0	-	-	-	-
Other	94	73.4	69	75.23	12.11
No response	13	46.2	6	72.15	12.59

Figure 147. Personal Lines Property & Casualty Percent Passing by National Origin

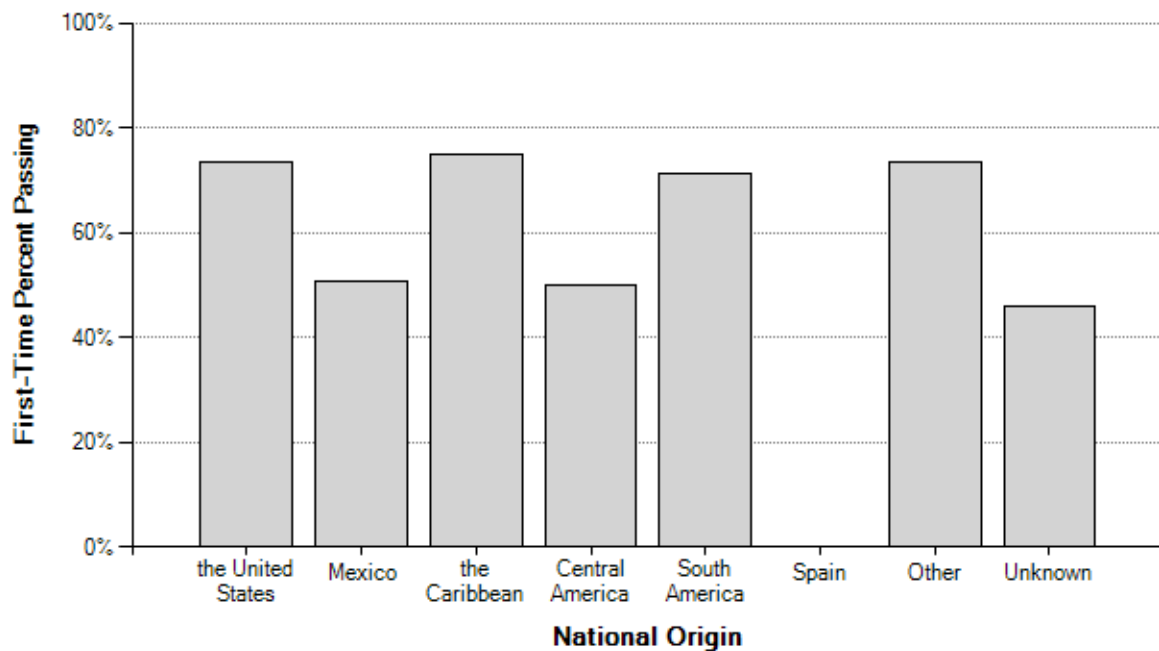


Table 161. Personal Lines Property & Casualty Examinees by Ethnicity within Gender

Gender	Ethnicity	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	Asian American / Pacific Islander	25	64.0	16	73.52	11.95
	Black	137	73.0	100	74.88	10.25
	Hispanic	221	72.9	161	75.28	11.08
	Native American	3	100.0	3	82.33	4.04
	White	226	84.5	191	79.50	9.70
	Other	17	70.6	12	75.24	14.85
	Choose not to respond	10	80.0	8	76.20	9.77
	No response	0	-	-	-	-
Women	Asian American / Pacific Islander	38	73.7	28	76.18	11.61
	Black	217	77.0	167	75.77	9.51
	Hispanic	423	58.4	247	70.12	12.94
	Native American	4	100.0	4	76.50	7.19
	White	314	78.7	247	77.20	10.55
	Other	27	81.5	22	74.37	12.74
	Choose not to respond	26	76.9	20	73.27	14.60
	No response	2	0.0	0	60.50	0.71
Choose not to respond	Asian American / Pacific Islander	0	-	-	-	-
	Black	0	-	-	-	-
	Hispanic	1	100.0	1	77.00	
	Native American	0	-	-	-	-
	White	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	22	72.7	16	76.09	9.37
	No response	1	0.0	0	68.00	
No response	Asian American / Pacific Islander	0	-	-	-	-
	Black	1	0.0	0	69.00	
	Hispanic	1	0.0	0	56.00	
	Native American	0	-	-	-	-
	White	0	-	-	-	-
	Other	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	3	0.0	0	59.33	6.11

Figure 148. Personal Lines Property & Casualty Percent Passing by Ethnicity within Gender

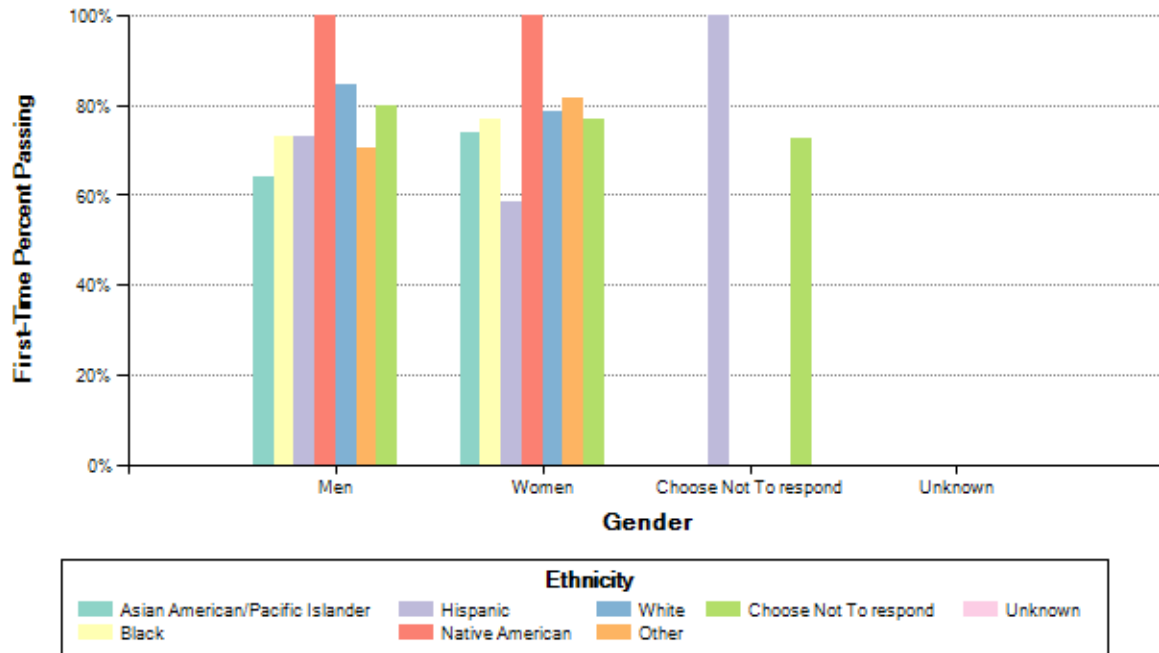


Table 162. Personal Lines Property & Casualty Examinees by Education Level within Gender

Gender	Education Level	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	Did not finish high school	3	0.0	0	44.67	15.50
	High school diploma or equivalent	283	76.0	215	76.10	10.65
	Two-year college degree (Associate's Degree)	136	77.2	105	76.01	10.19
	Four-year college degree (Bachelor's Degree)	174	80.5	140	78.54	10.07
	Advanced college degree (Master's degree or Doctorate)	28	75.0	21	77.57	12.60
	Choose not to respond	14	71.4	10	77.36	8.21
	No response	1	0.0	0	59.00	
Women	Did not finish high school	4	25.0	1	67.50	14.80
	High school diploma or equivalent	509	63.5	323	71.65	12.87
	Two-year college degree (Associate's Degree)	219	72.6	159	74.17	10.29
	Four-year college degree (Bachelor's Degree)	259	79.2	205	77.41	10.29
	Advanced college degree (Master's degree or Doctorate)	25	100.0	25	80.64	5.70
	Choose not to respond	30	63.3	19	71.63	15.33
	No response	5	60.0	3	76.20	11.43
Choose not to respond	Did not finish high school	1	100.0	1	81.00	
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	1	100.0	1	74.00	
	Four-year college degree (Bachelor's Degree)	7	100.0	7	79.43	6.97
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	13	61.5	8	74.85	10.58
	No response	2	0.0	0	67.50	0.71
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	0.0	0	69.00	
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	0.0	0	56.00	
	No response	3	0.0	0	59.33	6.11

Figure 149. Personal Lines Property & Casualty Percent Passing by Education Level within Gender

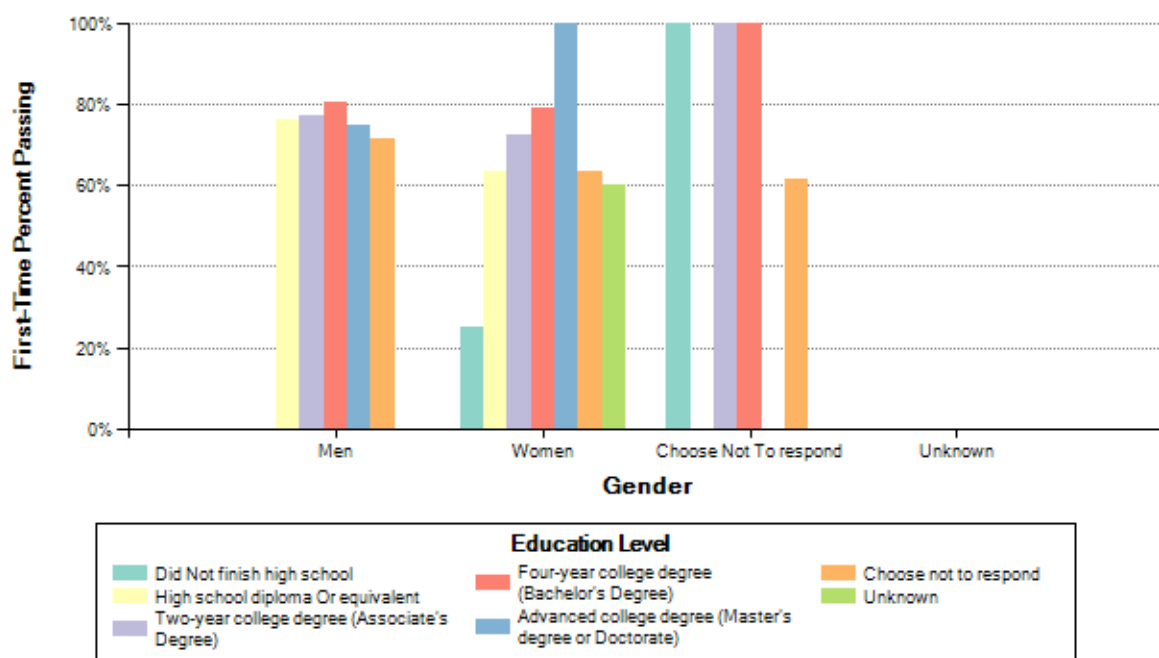


Table 163. Personal Lines Property & Casualty Examinees by Course Taken within Gender

Gender	Course Taken	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	Yes, more than 30 hours	427	81.7	349	77.83	9.74
	Yes, less than 30 hours	159	75.5	120	76.21	11.89
	No	53	41.5	22	68.57	11.22
	No response	0	-	-	-	-
Women	Yes, more than 30 hours	685	73.3	502	74.83	11.61
	Yes, less than 30 hours	276	71.7	198	74.39	11.14
	No	86	38.4	33	64.21	13.19
	No response	4	50.0	2	67.25	14.97
Choose not to respond	Yes, more than 30 hours	11	81.8	9	78.73	7.43
	Yes, less than 30 hours	8	75.0	6	74.63	8.02
	No	4	50.0	2	72.00	15.08
	No response	1	0.0	0	68.00	
No response	Yes, more than 30 hours	1	0.0	0	69.00	
	Yes, less than 30 hours	0	-	-	-	-
	No	1	0.0	0	56.00	
	No response	3	0.0	0	59.33	6.11

Figure 150. Personal Lines Property & Casualty Percent Passing by Course Taken within Gender

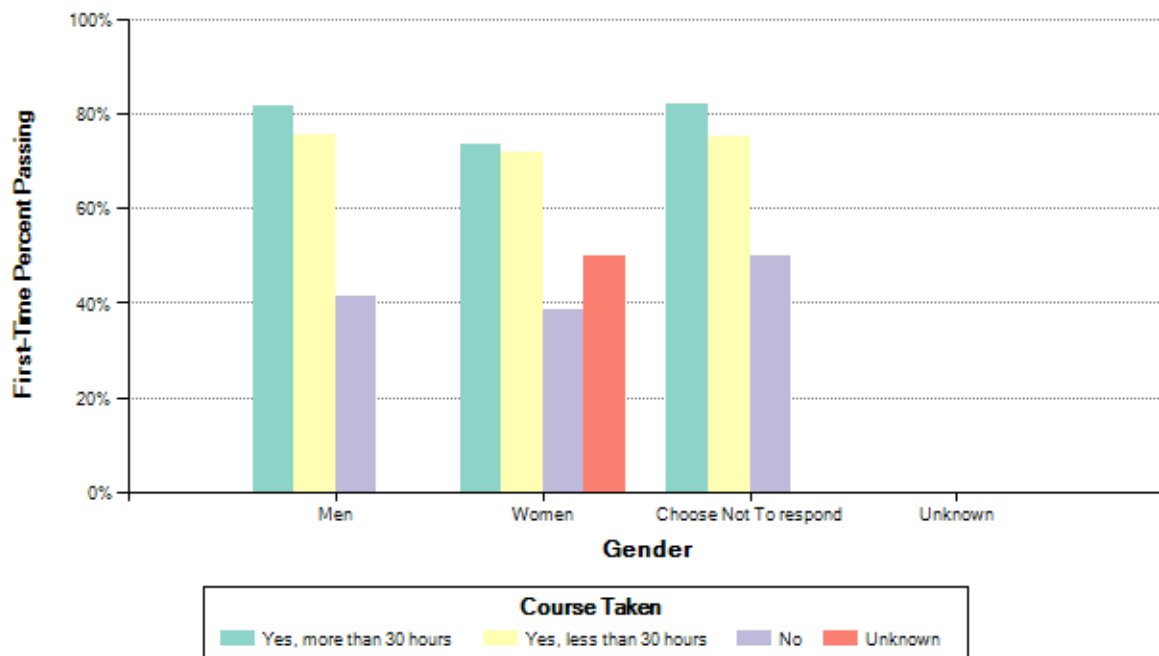


Table 164. Personal Lines Property & Casualty Examinees by Preparation Method within Gender

Gender	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Men	I received training from an insurance company.	389	83.3	324	78.45	9.98
	I completed an insurance course at a college or university.	2	100.0	2	78.00	4.24
	I attended classroom preparation from an exam preparation school.	74	75.7	56	75.81	9.59
	I completed an online course.	101	75.2	76	76.21	10.53
	I bought and used a study guide or study manual.	49	38.8	19	67.16	12.60
	I took the exam without taking a course or studying.	5	20.0	1	65.20	10.92
	Other	18	72.2	13	73.72	10.84
	No response	1	0.0	0	62.00	
Women	I received training from an insurance company.	548	76.6	420	75.89	11.10
	I completed an insurance course at a college or university.	14	42.9	6	67.71	10.12
	I attended classroom preparation from an exam preparation school.	177	70.6	125	73.23	12.05
	I completed an online course.	169	66.3	112	74.07	11.89
	I bought and used a study guide or study manual.	93	51.6	48	66.27	12.99
	I took the exam without taking a course or studying.	5	40.0	2	67.60	15.85
	Other	38	47.4	18	66.84	11.68
	No response	7	57.1	4	74.43	11.15
Choose not to respond	I received training from an insurance company.	8	75.0	6	77.88	8.18
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	4	100.0	4	78.75	5.91
	I completed an online course.	3	100.0	3	81.00	5.00
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	6	50.0	3	71.83	13.32
	No response	3	33.3	1	69.00	2.65
No response	I received training from an insurance company.	1	0.0	0	69.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	1	0.0	0	56.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	3	0.0	0	59.33	6.11

Figure 151. Personal Lines Property & Casualty Percent Passing by Preparation Method within Gender

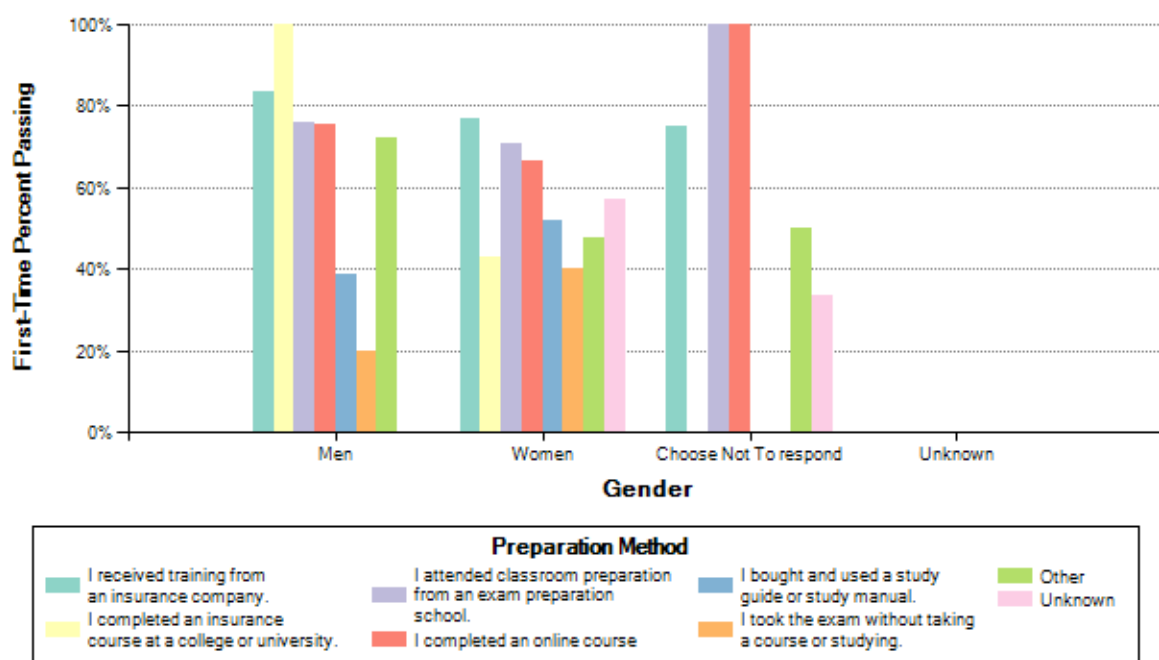


Table 165. Personal Lines Property & Casualty Examinees by National Origin within Gender

Gender	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Men	the United States	568	77.6	441	76.90	10.37
	Mexico	17	64.7	11	73.12	12.25
	the Caribbean	7	85.7	6	79.29	9.18
	Central America	3	33.3	1	56.33	25.72
	South America	5	80.0	4	77.00	16.78
	Spain	0	-	-	-	-
	Other	37	73.0	27	75.73	11.81
	No response	2	50.0	1	77.50	21.92
Women	the United States	935	71.0	664	74.25	11.61
	Mexico	45	46.7	21	64.18	15.02
	the Caribbean	5	60.0	3	76.60	12.28
	Central America	7	57.1	4	68.00	9.95
	South America	2	50.0	1	63.50	19.09
	Spain	0	-	-	-	-
	Other	52	73.1	38	74.75	12.38
	No response	5	80.0	4	79.60	10.90
Choose not to respond	the United States	16	75.0	12	76.81	8.05
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	5	80.0	4	76.60	13.81
	No response	3	33.3	1	69.00	2.65
No response	the United States	1	0.0	0	69.00	
	Mexico	1	0.0	0	56.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	3	0.0	0	59.33	6.11

Figure 152. Personal Lines Property & Casualty Percent Passing by National Origin within Gender

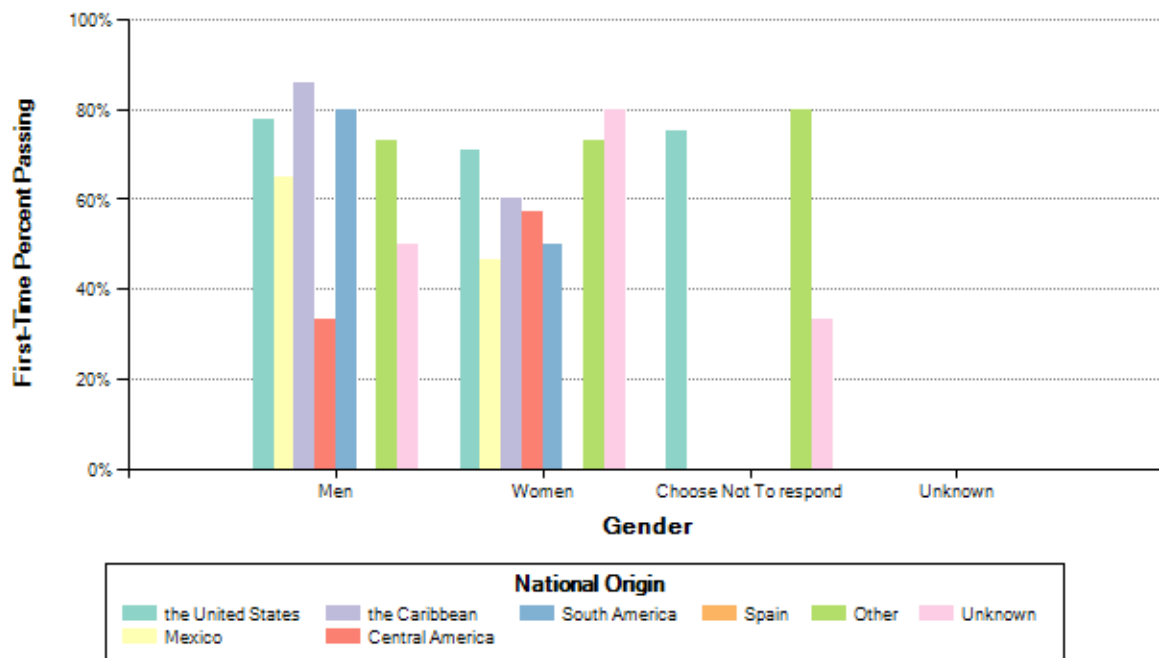


Table 166. Personal Lines Property & Casualty Examinees by Education Level within Ethnicity

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	14	78.6	11	77.79	9.06
	Two-year college degree (Associate's Degree)	10	60.0	6	72.10	10.66
	Four-year college degree (Bachelor's Degree)	27	74.1	20	76.11	11.49
	Advanced college degree (Master's degree or Doctorate)	7	85.7	6	79.43	9.38
	Choose not to respond	3	0.0	0	51.67	10.79
	No response	2	50.0	1	78.50	14.85
Black	Did not finish high school	1	0.0	0	27.00	
	High school diploma or equivalent	148	68.9	102	74.36	10.26
	Two-year college degree (Associate's Degree)	95	83.2	79	76.34	8.38
	Four-year college degree (Bachelor's Degree)	93	80.6	75	77.24	8.79
	Advanced college degree (Master's degree or Doctorate)	9	77.8	7	73.44	9.49
	Choose not to respond	7	42.9	3	71.57	10.63
	No response	2	50.0	1	71.00	16.97
Hispanic	Did not finish high school	6	16.7	1	62.83	13.64
	High school diploma or equivalent	369	61.0	225	70.87	13.28
	Two-year college degree (Associate's Degree)	131	66.4	87	72.43	11.58
	Four-year college degree (Bachelor's Degree)	113	70.8	80	75.00	10.25
	Advanced college degree (Master's degree or Doctorate)	9	77.8	7	79.11	9.25
	Choose not to respond	17	47.1	8	67.41	14.19
	No response	1	100.0	1	80.00	
Native American	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	100.0	3	73.33	4.16
	Two-year college degree (Associate's Degree)	3	100.0	3	85.00	1.73
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	78.00	
	No response	0	-	-	-	-
White	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	230	77.0	177	76.07	10.85
	Two-year college degree (Associate's Degree)	94	76.6	72	76.96	9.51
	Four-year college degree (Bachelor's Degree)	182	85.7	156	80.49	9.72
	Advanced college degree (Master's degree or Doctorate)	23	95.7	22	82.74	6.76
	Choose not to respond	11	100.0	11	84.18	4.35
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	14	78.6	11	75.00	15.44
	Two-year college degree (Associate's Degree)	14	78.6	11	74.50	10.70
	Four-year college degree (Bachelor's Degree)	11	72.7	8	75.45	13.28

Ethnicity	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	Advanced college degree (Master's degree or Doctorate)	4	75.0	3	71.50	21.17
	Choose not to respond	1	100.0	1	78.00	
	No response	0	-	-	-	-
Choose not to respond	Did not finish high school	1	100.0	1	81.00	
	High school diploma or equivalent	14	64.3	9	71.86	16.63
	Two-year college degree (Associate's Degree)	9	77.8	7	73.56	8.65
	Four-year college degree (Bachelor's Degree)	14	92.9	13	77.00	11.65
	Advanced college degree (Master's degree or Doctorate)	1	100.0	1	70.00	
	Choose not to respond	18	72.2	13	76.50	10.33
	No response	1	0.0	0	67.00	
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	0.0	0	60.00	
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	5	0.0	0	61.40	5.73

Figure 153. Personal Lines Property & Casualty Percent Passing by Education Level within Ethnicity

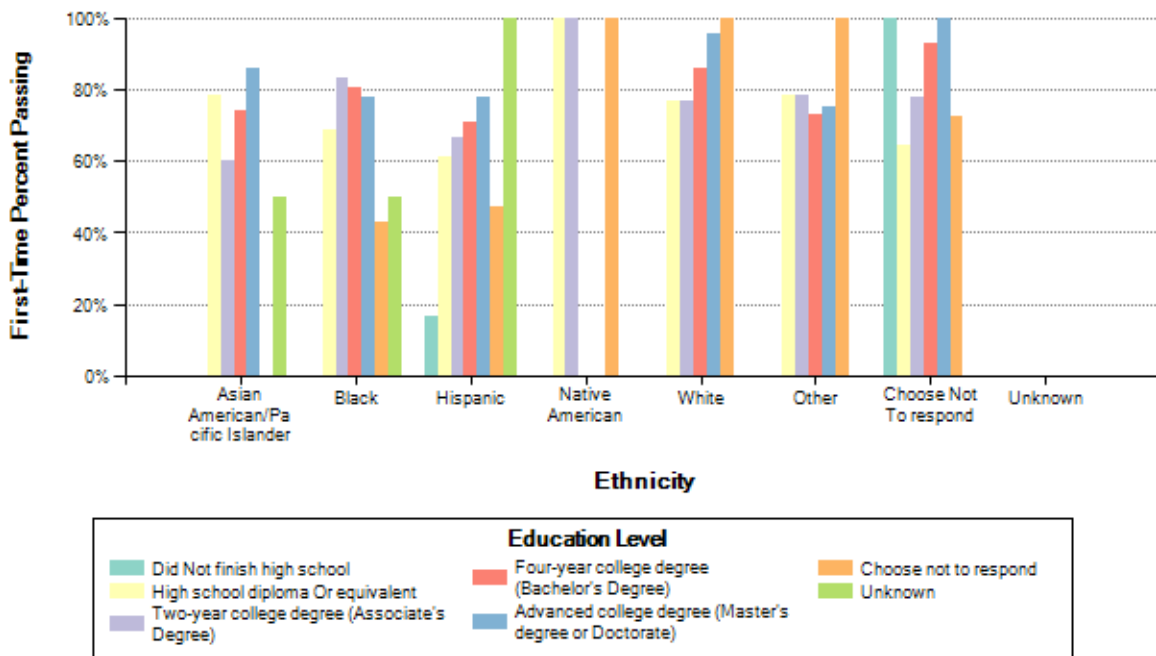


Table 167. Personal Lines Property & Casualty Examinees by Course Taken within Ethnicity

Ethnicity	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	Yes, more than 30 hours	49	71.4	35	76.24	11.44
	Yes, less than 30 hours	4	75.0	3	71.25	18.08
	No	10	60.0	6	71.20	10.46
	No response	0	-	-	-	-
Black	Yes, more than 30 hours	284	77.1	219	76.06	9.48
	Yes, less than 30 hours	51	78.4	40	75.27	9.06
	No	19	36.8	7	65.95	11.91
	No response	1	100.0	1	79.00	
Hispanic	Yes, more than 30 hours	399	67.7	270	72.84	11.74
	Yes, less than 30 hours	182	65.9	120	73.28	12.92
	No	63	28.6	18	61.90	12.19
	No response	2	50.0	1	64.50	21.92
Native American	Yes, more than 30 hours	6	100.0	6	77.83	6.15
	Yes, less than 30 hours	1	100.0	1	86.00	
	No	0	-	-	-	-
	No response	0	-	-	-	-
White	Yes, more than 30 hours	320	85.0	272	79.65	9.87
	Yes, less than 30 hours	182	79.1	144	76.88	9.90
	No	38	57.9	22	71.79	11.98
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	32	87.5	28	76.78	12.55
	Yes, less than 30 hours	7	71.4	5	73.57	15.86
	No	5	20.0	1	63.00	11.49
	No response	0	-	-	-	-
Choose not to respond	Yes, more than 30 hours	34	88.2	30	76.97	11.72
	Yes, less than 30 hours	16	68.8	11	74.50	9.34
	No	8	37.5	3	66.50	15.09
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	1	0.0	0	60.00	
	No response	5	0.0	0	61.40	5.73

Figure 154. Personal Lines Property & Casualty Percent Passing by Course Taken within Ethnicity

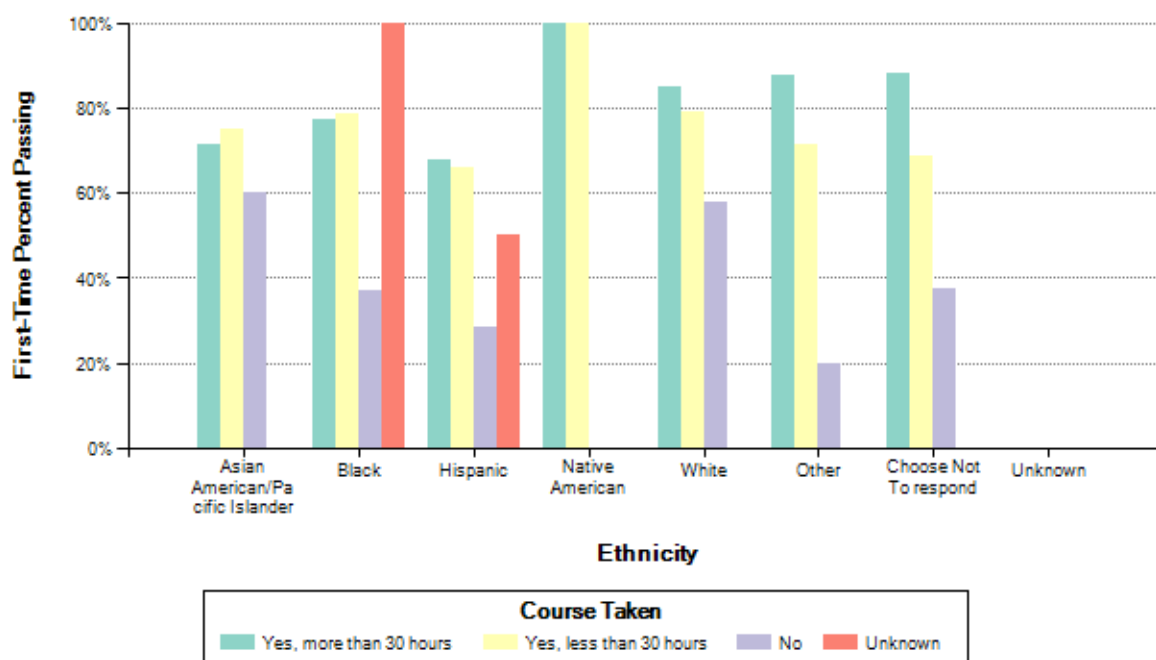


Table 168. Personal Lines Property & Casualty Examinees by Preparation Method within Ethnicity

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
Asian American / Pacific Islander	I received training from an insurance company.	33	81.8	27	77.39	9.50
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	50.0	1	72.50	7.78
	I completed an online course.	15	60.0	9	76.00	14.66
	I bought and used a study guide or study manual.	9	44.4	4	65.89	12.74
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	3	66.7	2	70.67	5.03
	No response	1	100.0	1	89.00	
Black	I received training from an insurance company.	260	79.6	207	76.55	9.37
	I completed an insurance course at a college or university.	3	100.0	3	76.67	3.21
	I attended classroom preparation from an exam preparation school.	22	63.6	14	70.68	10.10
	I completed an online course.	43	69.8	30	75.12	9.93
	I bought and used a study guide or study manual.	14	35.7	5	65.64	11.63
	I took the exam without taking a course or studying.	2	0.0	0	61.50	3.54
	Other	10	70.0	7	72.90	7.03
	No response	1	100.0	1	83.00	
Hispanic	I received training from an insurance company.	354	69.8	247	74.03	12.03
	I completed an insurance course at a college or university.	9	22.2	2	63.56	8.79
	I attended classroom preparation from an exam preparation school.	105	65.7	69	71.10	13.22
	I completed an online course.	82	62.2	51	72.61	11.52
	I bought and used a study guide or study manual.	61	39.3	24	63.93	12.93
	I took the exam without taking a course or studying.	5	40.0	2	64.60	13.90
	Other	27	44.4	12	66.11	10.53
	No response	3	66.7	2	74.67	9.24
Native American	I received training from an insurance company.	1	100.0	1	70.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	86.00	0.00
	I completed an online course.	3	100.0	3	79.67	2.89
	I bought and used a study guide or study manual.	1	100.0	1	72.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
White	I received training from an insurance company.	248	89.9	223	81.13	8.89
	I completed an insurance course at a college or university.	4	75.0	3	75.50	9.71

Ethnicity	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	I attended classroom preparation from an exam preparation school.	112	78.6	88	76.88	9.14
	I completed an online course.	114	74.6	85	76.37	10.92
	I bought and used a study guide or study manual.	45	64.4	29	71.67	11.86
	I took the exam without taking a course or studying.	3	33.3	1	72.67	16.26
	Other	12	75.0	9	75.00	13.85
	No response	2	0.0	0	63.00	1.41
Other	I received training from an insurance company.	26	96.2	25	80.69	7.19
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	2	100.0	2	73.50	0.71
	I completed an online course.	7	71.4	5	69.57	19.99
	I bought and used a study guide or study manual.	8	25.0	2	60.88	13.98
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	68.00	
	No response	0	-	-	-	-
Choose not to respond	I received training from an insurance company.	24	83.3	20	77.08	10.88
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	10	90.0	9	79.30	7.73
	I completed an online course.	9	88.9	8	77.89	7.72
	I bought and used a study guide or study manual.	5	40.0	2	62.80	12.99
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	8	50.0	4	68.00	17.58
	No response	2	50.0	1	69.50	3.54
No response	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	1	0.0	0	60.00	
	No response	5	0.0	0	61.40	5.73

Figure 155. Personal Lines Property & Casualty Percent Passing by Preparation Method within Ethnicity

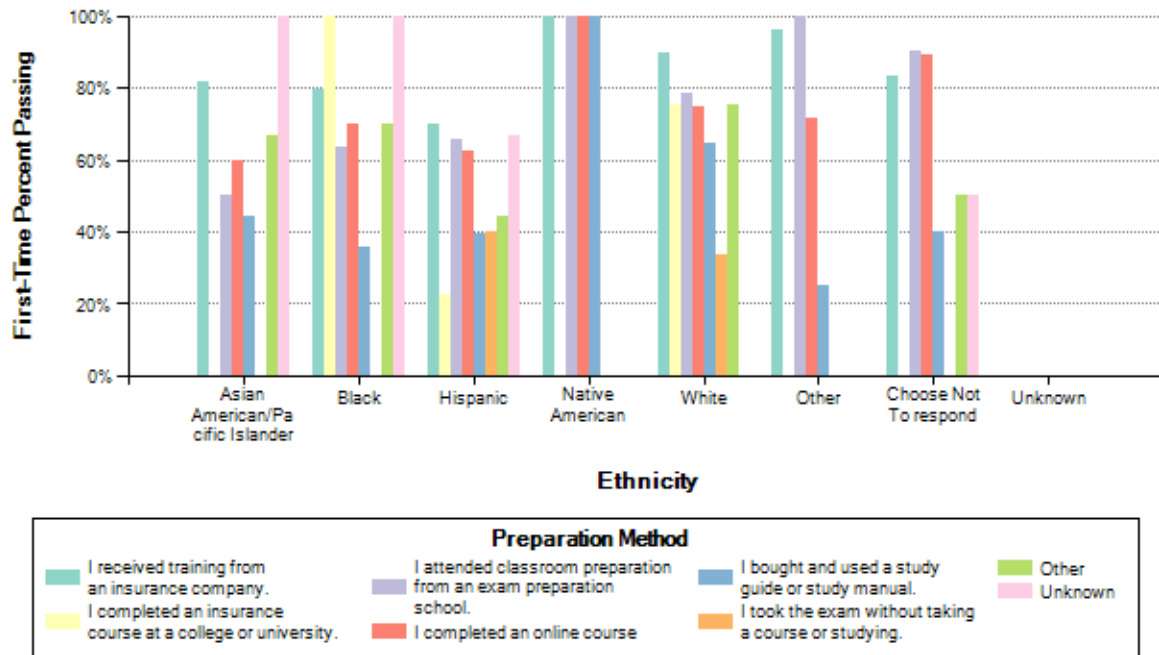


Table 169. Personal Lines Property & Casualty Examinees by National Origin within Ethnicity

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	the United States	28	78.6	22	76.89	11.55
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	34	61.8	21	73.26	11.71
	No response	1	100.0	1	89.00	
Black	the United States	336	75.0	252	75.40	9.55
	Mexico	0	-	-	-	-
	the Caribbean	3	66.7	2	79.00	11.00
	Central America	1	0.0	0	27.00	
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	14	85.7	12	77.79	7.06
	No response	1	100.0	1	83.00	
Hispanic	the United States	555	64.0	355	72.19	12.29
	Mexico	62	51.6	32	66.97	14.27
	the Caribbean	9	77.8	7	77.89	10.52
	Central America	9	55.6	5	68.67	8.94
	South America	6	83.3	5	77.33	14.24
	Spain	0	-	-	-	-
	Other	2	100.0	2	84.00	11.31
	No response	3	100.0	3	86.00	6.56
Native American	the United States	7	100.0	7	79.00	6.40
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
White	the United States	516	81.4	420	78.18	10.26
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	23	78.3	18	78.39	9.92
	No response	1	0.0	0	62.00	
Other	the United States	30	83.3	25	77.77	8.62
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-

Ethnicity	National Origin	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	South America	1	0.0	0	48.00	
	Spain	0	-	-	-	-
	Other	13	69.2	9	69.69	18.89
	No response	0	-	-	-	-
Choose not to respond	the United States	47	76.6	36	75.57	11.01
	Mexico	1	0.0	0	35.00	
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	8	87.5	7	76.88	11.10
	No response	2	50.0	1	69.50	3.54
No response	the United States	1	0.0	0	60.00	
	Mexico	0	-	-	-	-
	the Caribbean	0	-	-	-	-
	Central America	0	-	-	-	-
	South America	0	-	-	-	-
	Spain	0	-	-	-	-
	Other	0	-	-	-	-
	No response	5	0.0	0	61.40	5.73

Figure 156. Personal Lines Property & Casualty Percent Passing by National Origin within Ethnicity

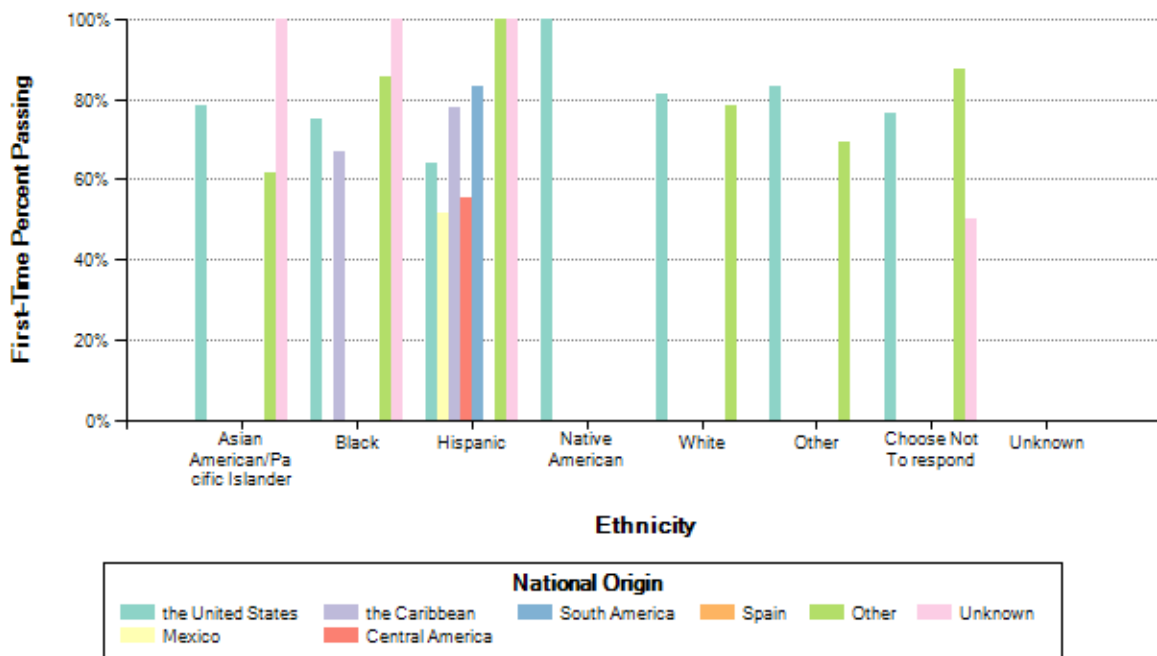


Table 170. Personal Lines Property & Casualty Examinees by Education Level within National Origin

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
the United States	Did not finish high school	6	16.7	1	61.83	11.58
	High school diploma or equivalent	722	68.6	495	73.55	11.89
	Two-year college degree (Associate's Degree)	313	75.1	235	75.11	10.14
	Four-year college degree (Bachelor's Degree)	392	81.4	319	78.27	10.00
	Advanced college degree (Master's degree or Doctorate)	42	88.1	37	80.07	8.65
	Choose not to respond	44	68.2	30	75.16	11.36
	No response	1	0.0	0	59.00	
Mexico	Did not finish high school	1	100.0	1	87.00	
	High school diploma or equivalent	35	45.7	16	63.46	14.88
	Two-year college degree (Associate's Degree)	13	69.2	9	71.23	12.31
	Four-year college degree (Bachelor's Degree)	10	60.0	6	73.70	11.69
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	4	0.0	0	54.00	14.90
	No response	0	-	-	-	-
the Caribbean	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	3	100.0	3	85.67	7.51
	Two-year college degree (Associate's Degree)	4	75.0	3	74.75	7.93
	Four-year college degree (Bachelor's Degree)	5	60.0	3	76.40	12.22
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Did not finish high school	1	0.0	0	27.00	
	High school diploma or equivalent	1	100.0	1	70.00	
	Two-year college degree (Associate's Degree)	3	33.3	1	63.00	10.82
	Four-year college degree (Bachelor's Degree)	4	50.0	2	69.75	7.63
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	1	100.0	1	80.00	
	No response	0	-	-	-	-
South America	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	2	50.0	1	67.50	24.75
	Two-year college degree (Associate's Degree)	3	66.7	2	74.33	22.81
	Four-year college degree (Bachelor's Degree)	2	100.0	2	77.00	0.00
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Spain	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	0	-	-	-	-
	Two-year college degree (Associate's Degree)	0	-	-	-	-
	Four-year college degree (Bachelor's Degree)	0	-	-	-	-

National Origin	Education Level	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
National Origin	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	0	-	-	-	-
Other	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	29	72.4	21	75.72	13.57
	Two-year college degree (Associate's Degree)	19	73.7	14	74.95	8.57
	Four-year college degree (Bachelor's Degree)	25	76.0	19	76.04	11.83
	Advanced college degree (Master's degree or Doctorate)	11	81.8	9	75.00	13.78
	Choose not to respond	9	66.7	6	73.11	14.91
	No response	1	0.0	0	68.00	
No response	Did not finish high school	0	-	-	-	-
	High school diploma or equivalent	1	100.0	1	93.00	
	Two-year college degree (Associate's Degree)	1	100.0	1	85.00	
	Four-year college degree (Bachelor's Degree)	2	50.0	1	67.00	7.07
	Advanced college degree (Master's degree or Doctorate)	0	-	-	-	-
	Choose not to respond	0	-	-	-	-
	No response	9	33.3	3	69.56	11.93

Figure 157. Personal Lines Property & Casualty Percent Passing by Education Level within National Origin

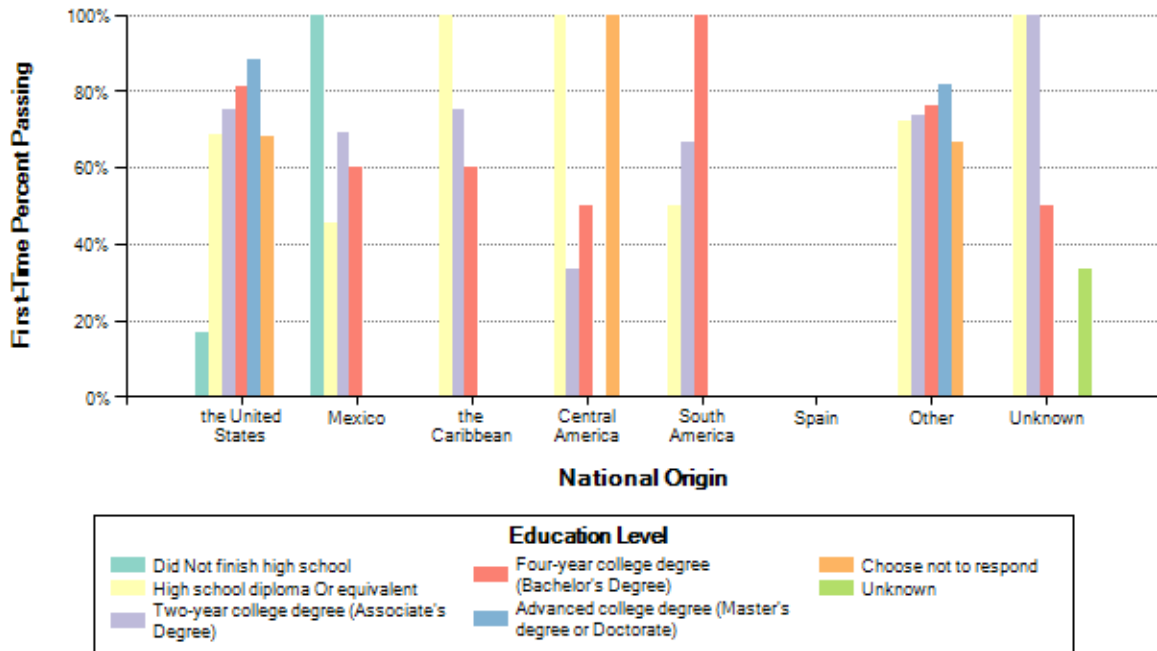


Table 171. Personal Lines Property & Casualty Examinees by Course Taken within National Origin

National Origin	Course Taken	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	Yes, more than 30 hours	1,002	77.2	774	76.23	10.58
	Yes, less than 30 hours	396	74.5	295	75.50	11.21
	No	120	39.2	47	66.60	12.29
	No response	2	50.0	1	64.00	21.21
Mexico	Yes, more than 30 hours	34	58.8	20	68.00	15.28
	Yes, less than 30 hours	18	50.0	9	68.89	12.09
	No	11	27.3	3	57.73	14.87
	No response	0	-	-	-	-
the Caribbean	Yes, more than 30 hours	8	87.5	7	78.88	9.19
	Yes, less than 30 hours	4	50.0	2	76.75	13.25
	No	0	-	-	-	-
	No response	0	-	-	-	-
Central America	Yes, more than 30 hours	7	42.9	3	62.14	17.85
	Yes, less than 30 hours	2	50.0	1	70.00	12.73
	No	1	100.0	1	70.00	
	No response	0	-	-	-	-
South America	Yes, more than 30 hours	5	100.0	5	82.80	5.40
	Yes, less than 30 hours	1	0.0	0	50.00	
	No	1	0.0	0	48.00	
	No response	0	-	-	-	-
Spain	Yes, more than 30 hours	0	-	-	-	-
	Yes, less than 30 hours	0	-	-	-	-
	No	0	-	-	-	-
	No response	0	-	-	-	-
Other	Yes, more than 30 hours	65	73.8	48	76.78	11.77
	Yes, less than 30 hours	19	78.9	15	73.32	12.15
	No	10	60.0	6	68.80	12.76
	No response	0	-	-	-	-
No response	Yes, more than 30 hours	3	100.0	3	88.33	5.03
	Yes, less than 30 hours	3	66.7	2	73.00	11.53
	No	1	0.0	0	67.00	
	No response	6	16.7	1	64.50	9.16

Figure 158. Personal Lines Property & Casualty Percent Passing by Course Taken within National Origin

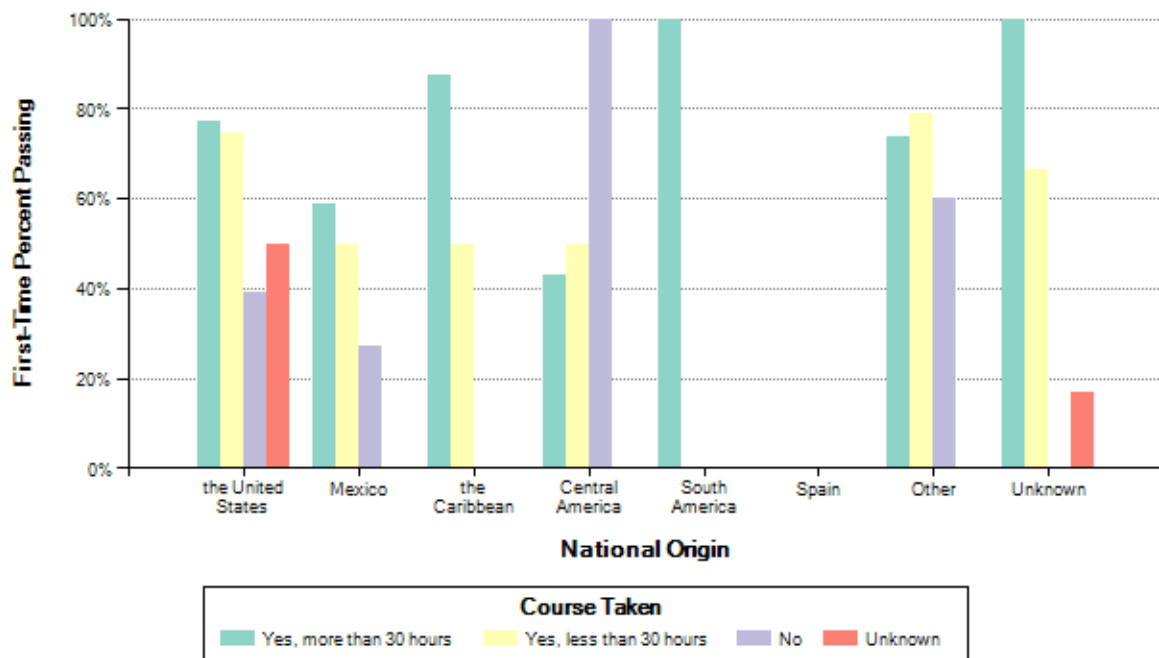
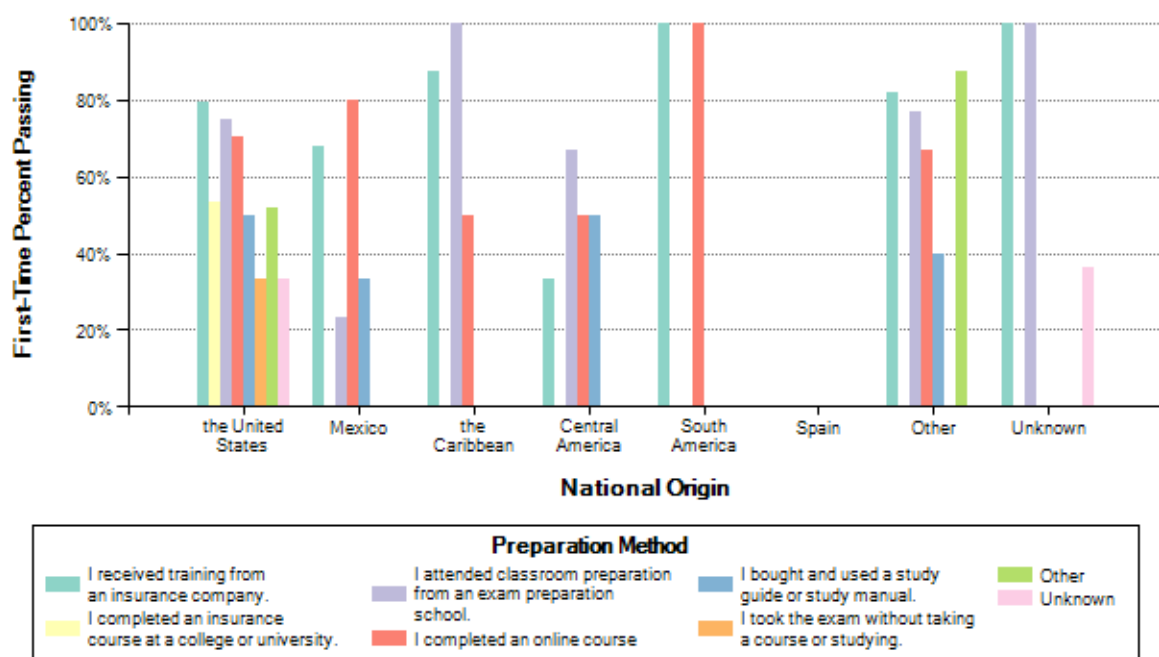


Table 172. Personal Lines Property & Casualty Examinees by Preparation Method within National Origin

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	<i>N</i>	Mean	<i>SD</i>
the United States	I received training from an insurance company.	866	79.4	688	77.05	10.54
	I completed an insurance course at a college or university.	15	53.3	8	70.27	9.06
	I attended classroom preparation from an exam preparation school.	224	75.0	168	74.81	10.72
	I completed an online course.	234	70.1	164	75.09	11.08
	I bought and used a study guide or study manual.	117	49.6	58	67.54	12.47
	I took the exam without taking a course or studying.	9	33.3	3	66.11	13.64
	Other	52	51.9	27	68.98	10.86
	No response	3	33.3	1	69.33	9.24
Mexico	I received training from an insurance company.	25	68.0	17	71.12	13.73
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	13	23.1	3	59.31	14.91
	I completed an online course.	10	80.0	8	73.60	7.82
	I bought and used a study guide or study manual.	12	33.3	4	61.33	15.46
	I took the exam without taking a course or studying.	1	0.0	0	69.00	
	Other	2	0.0	0	48.50	19.09
	No response	0	-	-	-	-
the Caribbean	I received training from an insurance company.	8	87.5	7	79.00	9.35
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	86.00	
	I completed an online course.	2	50.0	1	76.00	18.38
	I bought and used a study guide or study manual.	1	0.0	0	68.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Central America	I received training from an insurance company.	3	33.3	1	55.67	26.76
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	3	66.7	2	69.33	7.37
	I completed an online course.	2	50.0	1	73.00	8.49
	I bought and used a study guide or study manual.	2	50.0	1	62.00	11.31
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-

National Origin	Preparation Method	Total	Passing candidates		Scaled score	
			%	N	Mean	SD
	No response	0	-	-	-	-
South America	I received training from an insurance company.	4	100.0	4	84.25	4.99
	I completed an insurance course at a college or university.	1	0.0	0	50.00	
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	1	100.0	1	77.00	
	I bought and used a study guide or study manual.	1	0.0	0	48.00	
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Spain	I received training from an insurance company.	0	-	-	-	-
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	0	-	-	-	-
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	0	-	-	-	-
Other	I received training from an insurance company.	39	82.1	32	78.74	8.09
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	13	76.9	10	75.31	9.59
	I completed an online course.	24	66.7	16	74.00	15.69
	I bought and used a study guide or study manual.	10	40.0	4	63.20	13.07
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	8	87.5	7	76.75	11.07
	No response	0	-	-	-	-
No response	I received training from an insurance company.	1	100.0	1	93.00	
	I completed an insurance course at a college or university.	0	-	-	-	-
	I attended classroom preparation from an exam preparation school.	1	100.0	1	85.00	
	I completed an online course.	0	-	-	-	-
	I bought and used a study guide or study manual.	0	-	-	-	-
	I took the exam without taking a course or studying.	0	-	-	-	-
	Other	0	-	-	-	-
	No response	11	36.4	4	69.09	10.95

Figure 159. Personal Lines Property & Casualty Percent Passing by Preparation Method within National Origin



Surplus Lines

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 173. Surplus Lines Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	124	84.7	105	78.35	8.56

Table 174. Surplus Lines Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	70	88.6	62	78.66	8.20
Women	48	79.2	38	78.15	9.10
Choose not to respond	3	100.0	3	78.33	1.53
No response	3	66.7	2	74.33	14.36

Figure 160. Surplus Lines Percent Passing by Gender

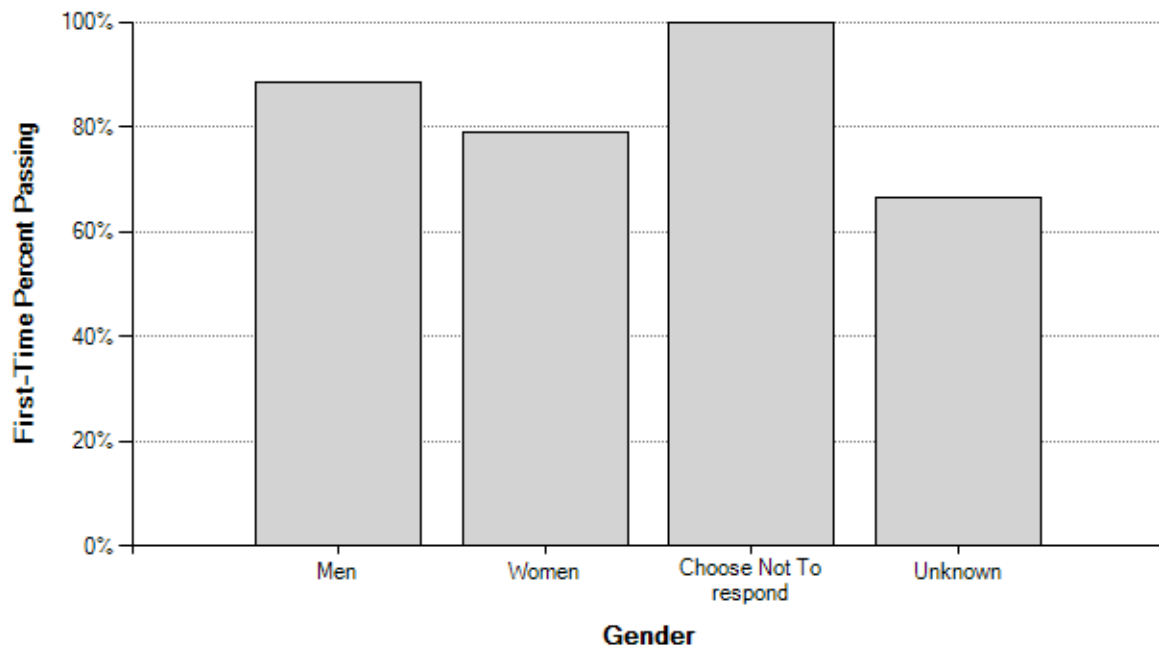


Table 175. Surplus Lines Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	8	75.0	6	76.88	9.67
Black	9	88.9	8	80.33	8.31
Hispanic	12	75.0	9	74.58	10.64
Native American	0	-	-	-	-
White	80	87.5	70	79.05	8.27
Other	3	100.0	3	81.00	3.46
Choose not to respond	9	77.8	7	76.89	6.72
No response	3	66.7	2	74.33	14.36

Figure 161. Surplus Lines Percent Passing by Ethnicity

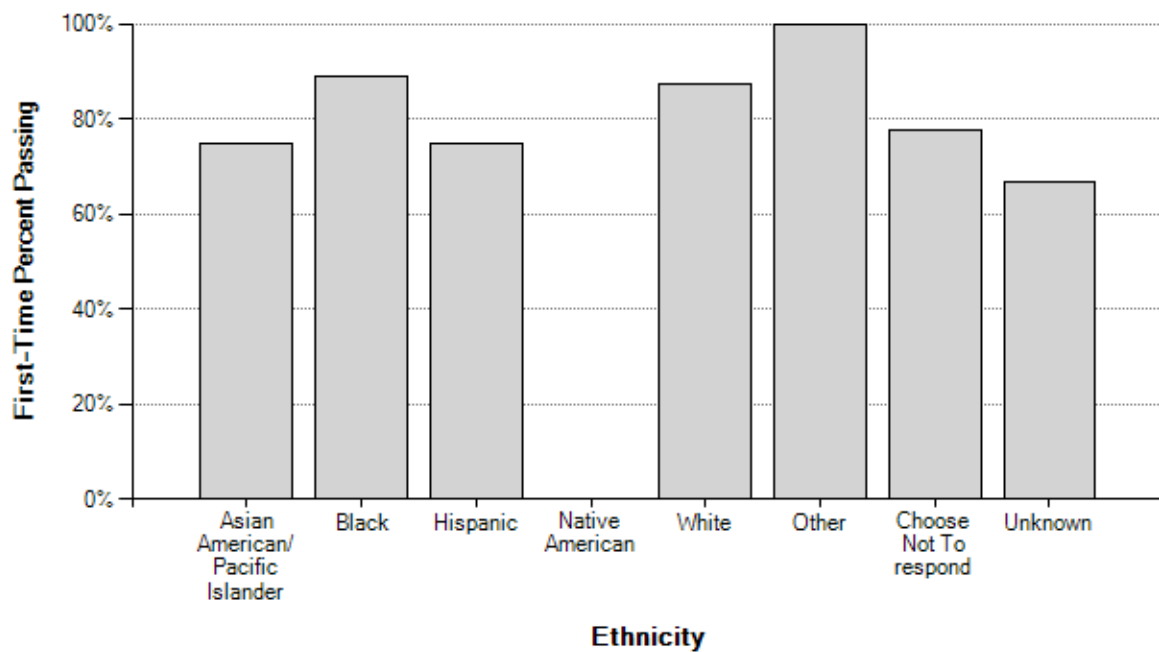


Table 176. Surplus Lines Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	15	93.3	14	78.40	6.56
Yes, less than 30 hours	47	87.2	41	79.70	8.41
No	58	81.0	47	77.47	8.94
No response	4	75.0	3	75.00	11.80

Figure 162. Surplus Lines Percent Passing by Course Taken

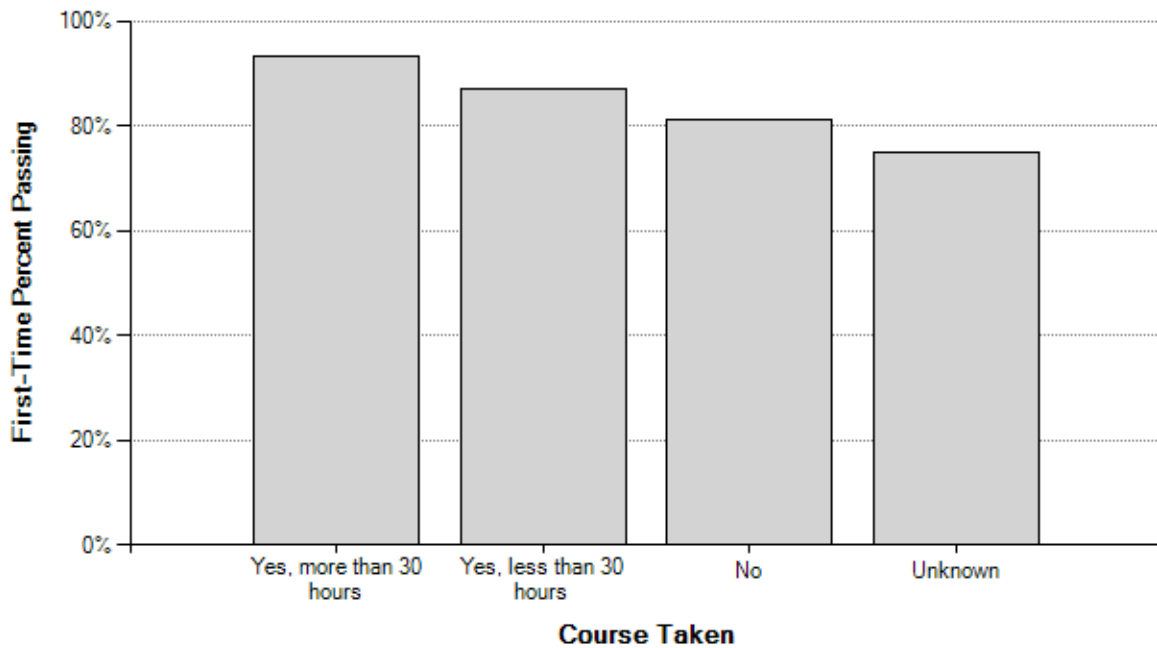


Table 177. Surplus Lines Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	33	97.0	32	82.48	6.09
Between \$50,000 and \$100,000	58	84.5	49	78.34	7.84
Between \$25,000 and \$50,000	24	83.3	20	76.21	8.79
Less than \$25,000	4	25.0	1	63.25	10.87
No response	5	60.0	3	73.40	10.83

Figure 163. Surplus Lines Percent Passing by Income Level

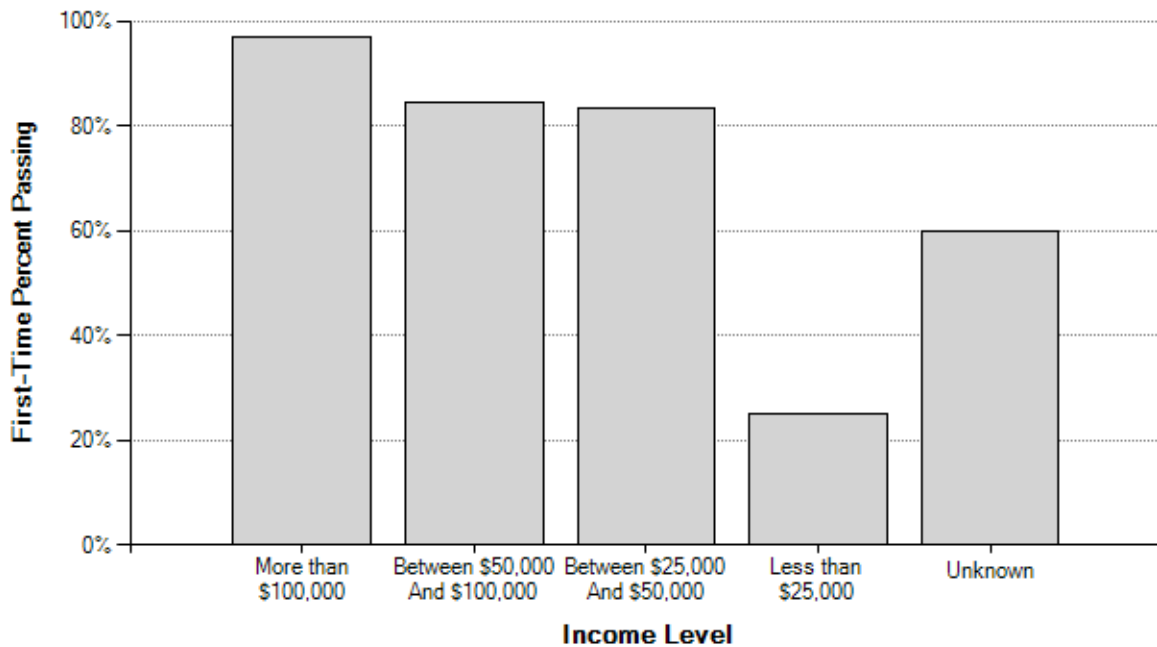


Table 178. Surplus Lines Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	89	84.3	75	78.44	8.89
Between 31 and 50 hours	24	91.7	22	78.67	7.17
Between 51 and 70 hours	3	100.0	3	81.33	6.03
More than 70 hours	3	66.7	2	78.33	9.07
No response	5	60.0	3	73.40	10.83

Figure 164. Surplus Lines Percent Passing by Total Hours Spent Studying

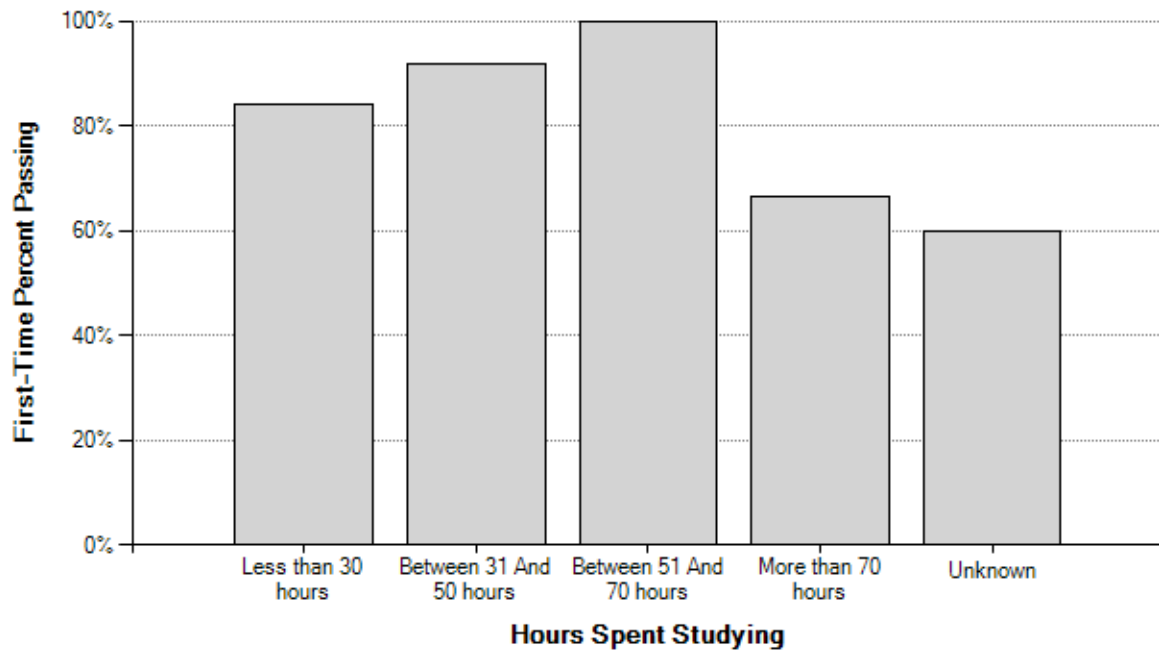


Table 179. Surplus Lines Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	111	86.5	96	78.65	8.36
Spanish	0	-	-	-	-
Other	5	80.0	4	80.60	8.29
Choose not to respond	3	66.7	2	71.67	11.93
No response	5	60.0	3	73.40	10.83

Figure 165. Surplus Lines Percent Passing by Primary Language

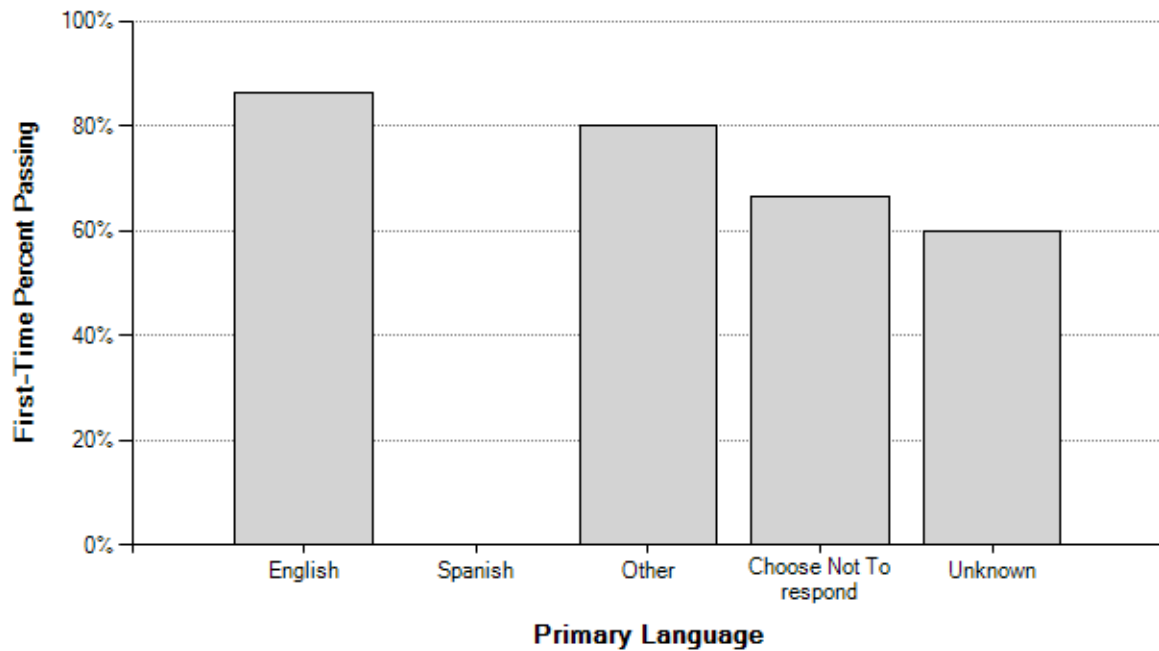


Table 180. Surplus Lines Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	1	100.0	1	80.00	
High school diploma or equivalent	20	65.0	13	74.30	10.77
Two-year college degree (Associate's Degree)	10	90.0	9	78.00	6.07
Four-year college degree (Bachelor's Degree)	67	89.6	60	79.30	7.75
Advanced college degree (Master's degree or Doctorate)	17	94.1	16	81.41	6.69
Choose not to respond	4	75.0	3	76.25	14.45
No response	5	60.0	3	73.40	10.83

Figure 166. Surplus Lines Percent Passing by Education Level

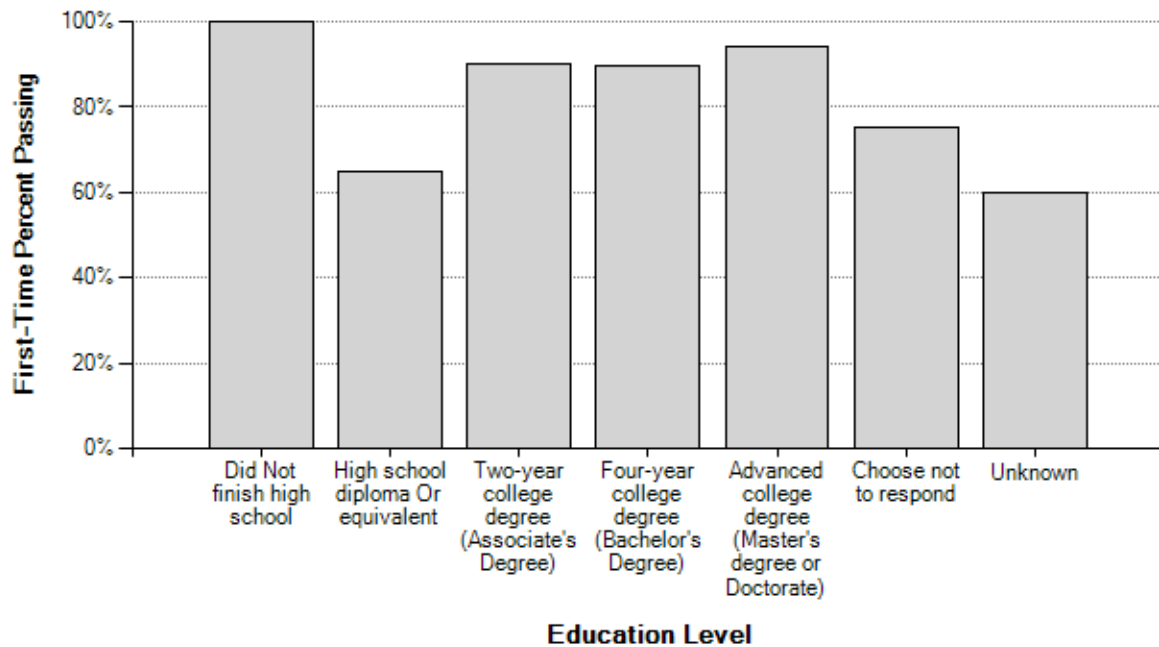


Table 181. Surplus Lines Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	10	90.0	9	78.60	7.56
I completed an insurance course at a college or university.	2	100.0	2	85.00	2.83
I attended classroom preparation from an exam preparation school.	2	100.0	2	83.50	2.12
I completed an online course.	33	87.9	29	80.24	7.42
I bought and used a study guide or study manual.	45	86.7	39	77.38	8.73
I took the exam without taking a course or studying.	15	93.3	14	81.07	7.14
Other	11	63.6	7	74.18	11.04
No response	6	50.0	3	71.67	10.58

Figure 167. Surplus Lines Percent Passing by Preparation Method

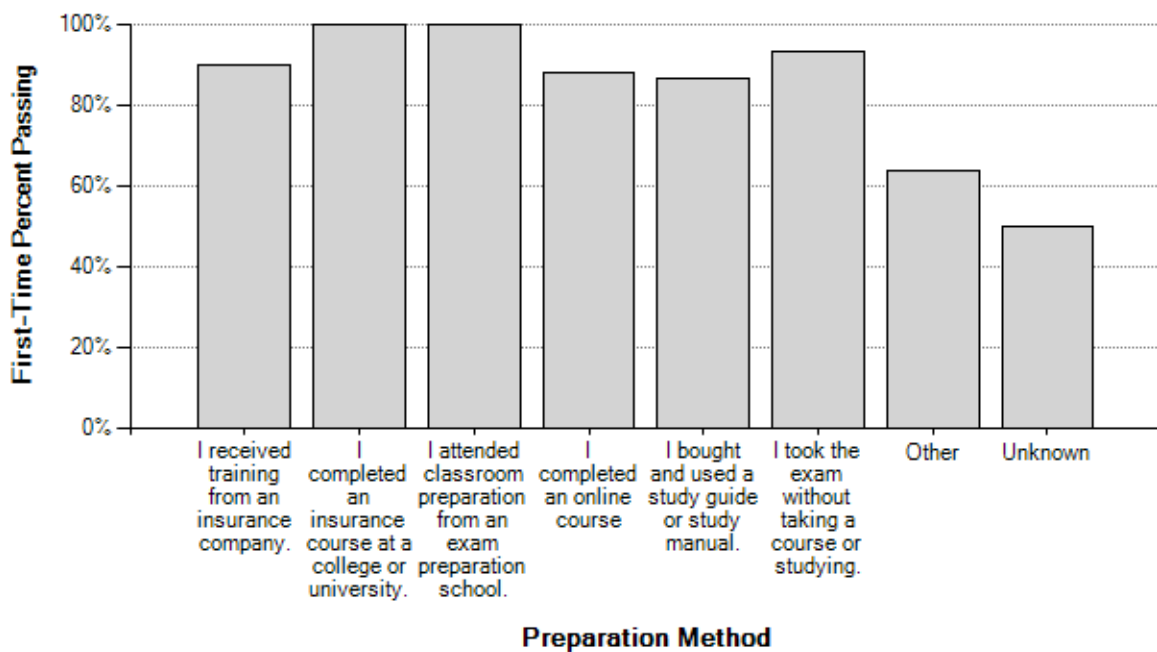
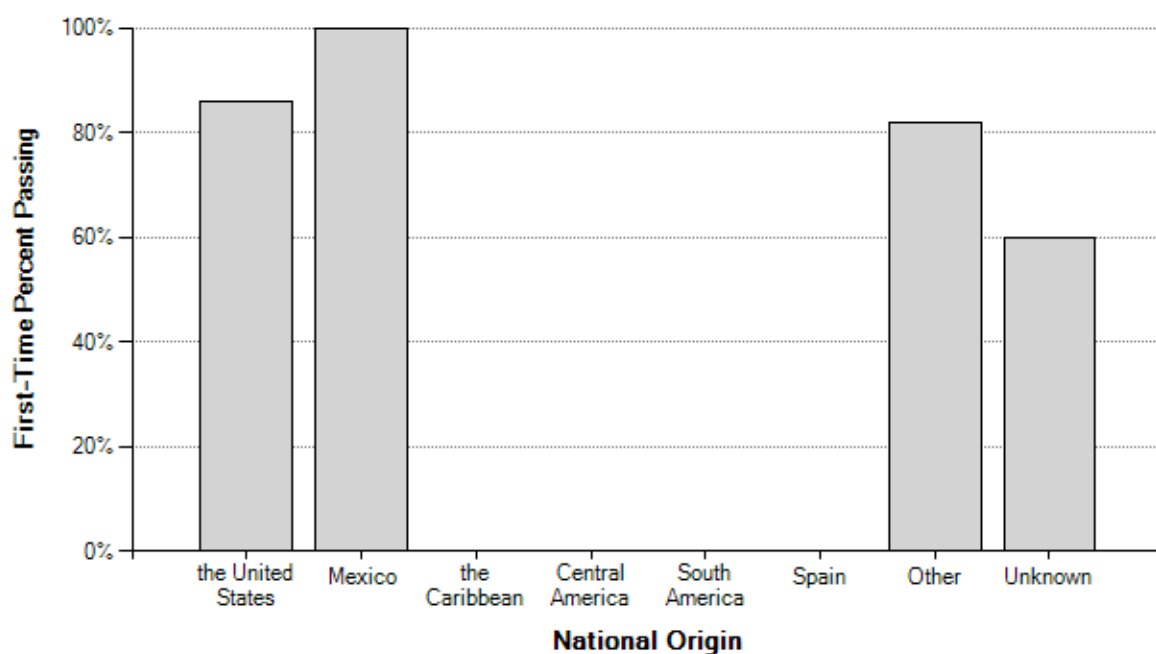


Table 182. Surplus Lines Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	106	85.8	91	78.18	8.29
Mexico	2	100.0	2	84.00	1.41
the Caribbean	0	-	-	-	-
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	11	81.8	9	81.18	10.21
No response	5	60.0	3	73.40	10.83

Figure 168. Surplus Lines Percent Passing by National Origin



Adjuster – Workers Compensation

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 183. Adjuster – Workers Compensation Examinees

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
First-time	87	81.6	71	75.17	10.74

Table 184. Adjuster – Workers Compensation Examinees by Gender

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Men	24	79.2	19	76.42	11.96
Women	62	83.9	52	75.42	8.63
Choose not to respond	0	-	-	-	-
No response	1	0.0	0	30.00	

Figure 169. Adjuster – Workers Compensation Percent Passing by Gender

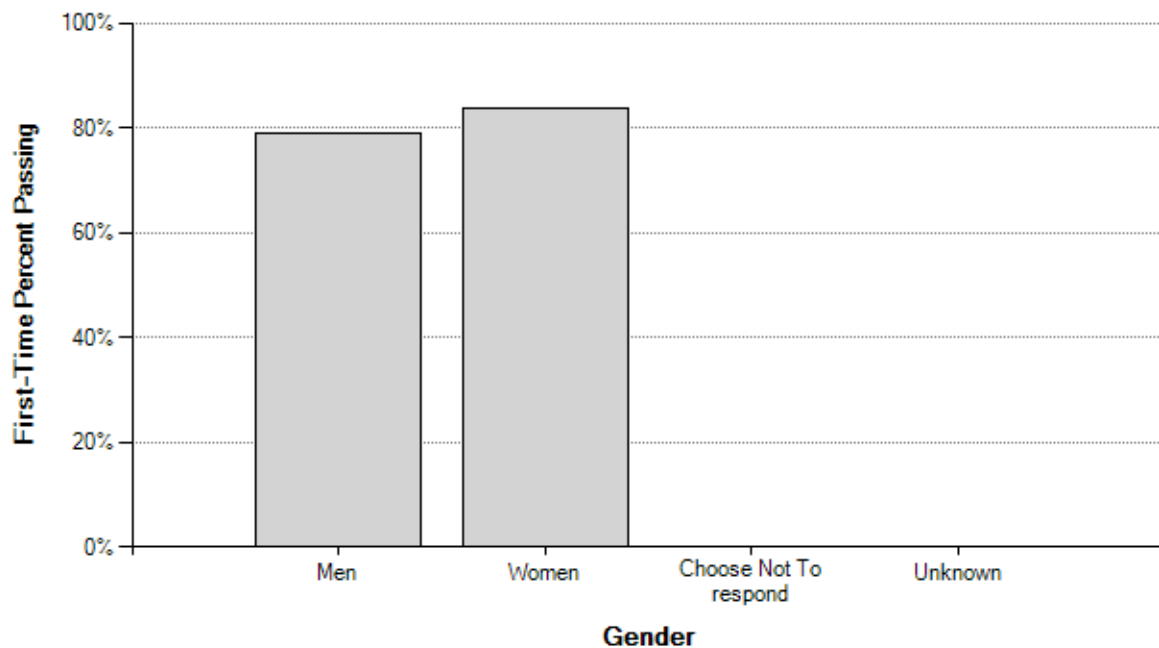


Table 185. Adjuster – Workers Compensation Examinees by Ethnicity

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Asian American / Pacific Islander	4	50.0	2	61.25	16.90
Black	15	86.7	13	76.80	8.33
Hispanic	8	62.5	5	73.50	9.72
Native American	0	-	-	-	-
White	51	86.3	44	76.61	9.15
Other	2	100.0	2	80.00	4.24
Choose not to respond	6	83.3	5	76.33	6.02
No response	1	0.0	0	30.00	

Figure 170. Adjuster – Workers Compensation Percent Passing by Ethnicity

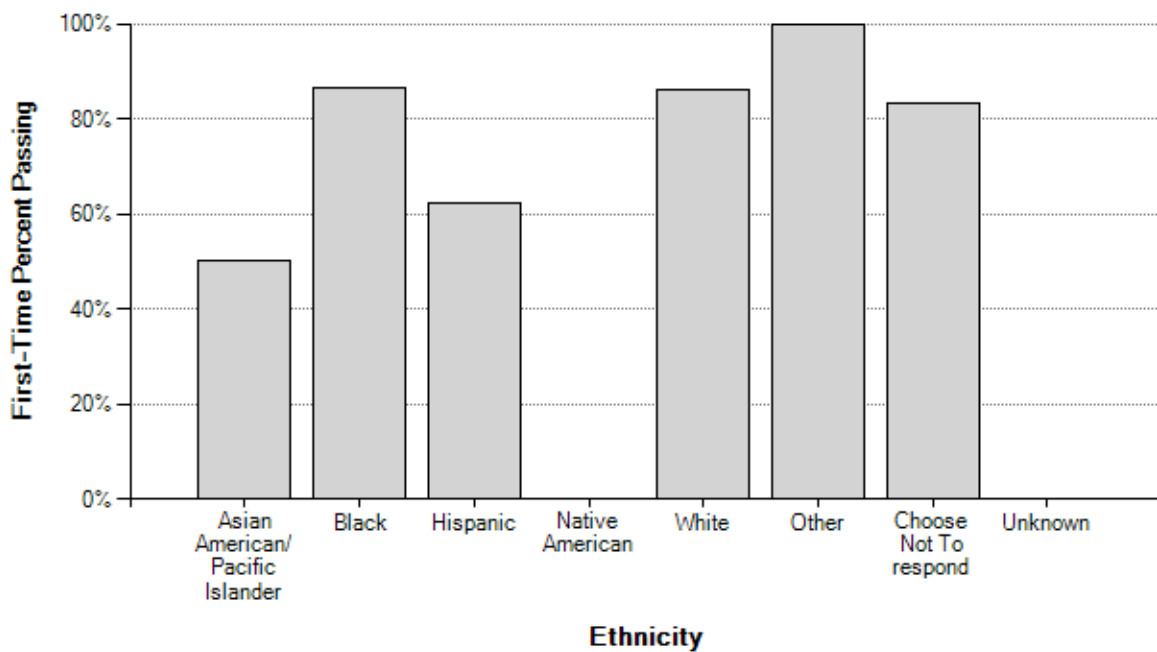


Table 186. Adjuster – Workers Compensation Examinees by Course Taken

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Yes, more than 30 hours	33	93.9	31	77.45	6.37
Yes, less than 30 hours	35	71.4	25	73.71	12.69
No	18	83.3	15	76.33	6.99
No response	1	0.0	0	30.00	

Figure 171. Adjuster – Workers Compensation Percent Passing by Course Taken

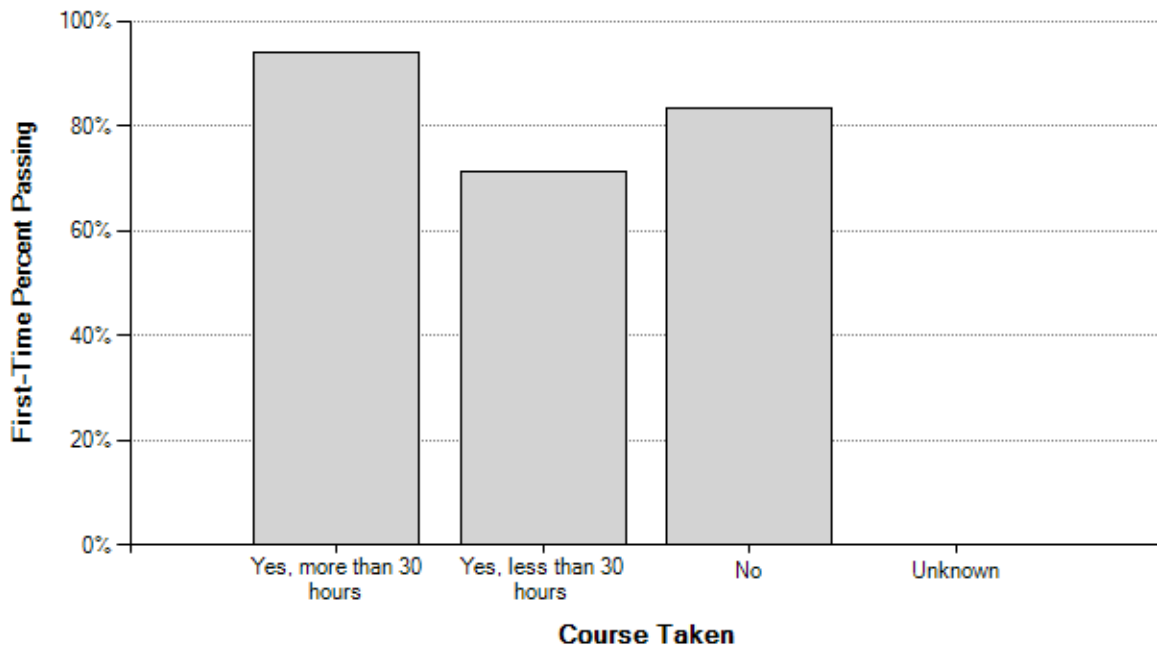


Table 187. Adjuster – Workers Compensation Examinees by Income Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
More than \$100,000	5	80.0	4	77.20	7.53
Between \$50,000 and \$100,000	39	87.2	34	76.85	9.64
Between \$25,000 and \$50,000	38	78.9	30	74.26	9.90
Less than \$25,000	4	75.0	3	76.25	10.40
No response	1	0.0	0	30.00	

Figure 172. Adjuster – Workers Compensation Percent Passing by Income Level

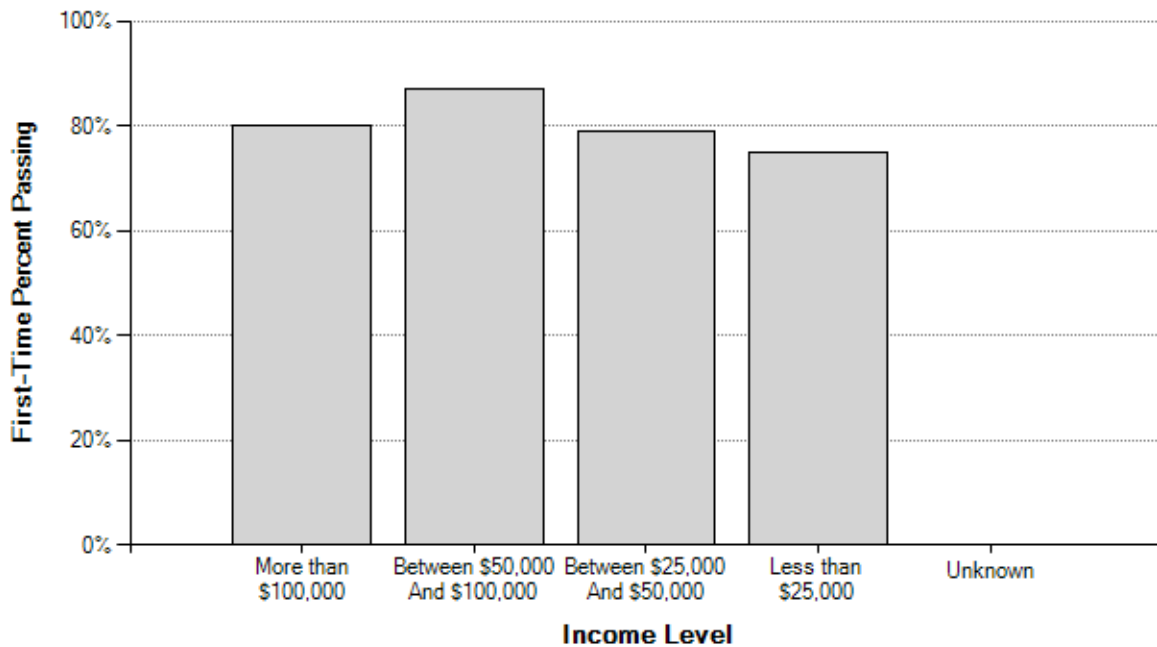


Table 188. Adjuster – Workers Compensation Examinees by Total Hours Spent Studying

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Less than 30 hours	32	75.0	24	74.66	10.60
Between 31 and 50 hours	39	89.7	35	76.46	9.16
Between 51 and 70 hours	10	80.0	8	75.80	10.06
More than 70 hours	5	80.0	4	76.20	7.26
No response	1	0.0	0	30.00	

Figure 173. Adjuster – Workers Compensation Percent Passing by Total Hours Spent Studying

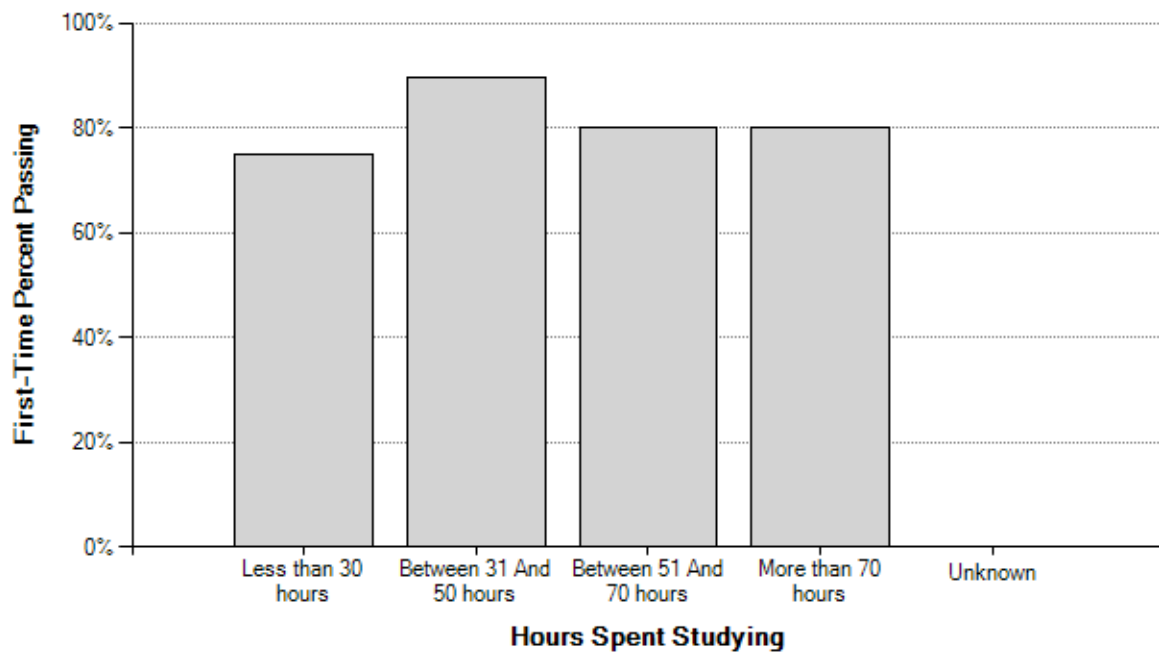


Table 189. Adjuster – Workers Compensation Examinees by Primary Language

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
English	82	82.9	68	75.70	9.76
Spanish	1	100.0	1	78.00	
Other	3	66.7	2	75.00	8.00
Choose not to respond	0	-	-	-	-
No response	1	0.0	0	30.00	

Figure 174. Adjuster – Workers Compensation Percent Passing by Primary Language

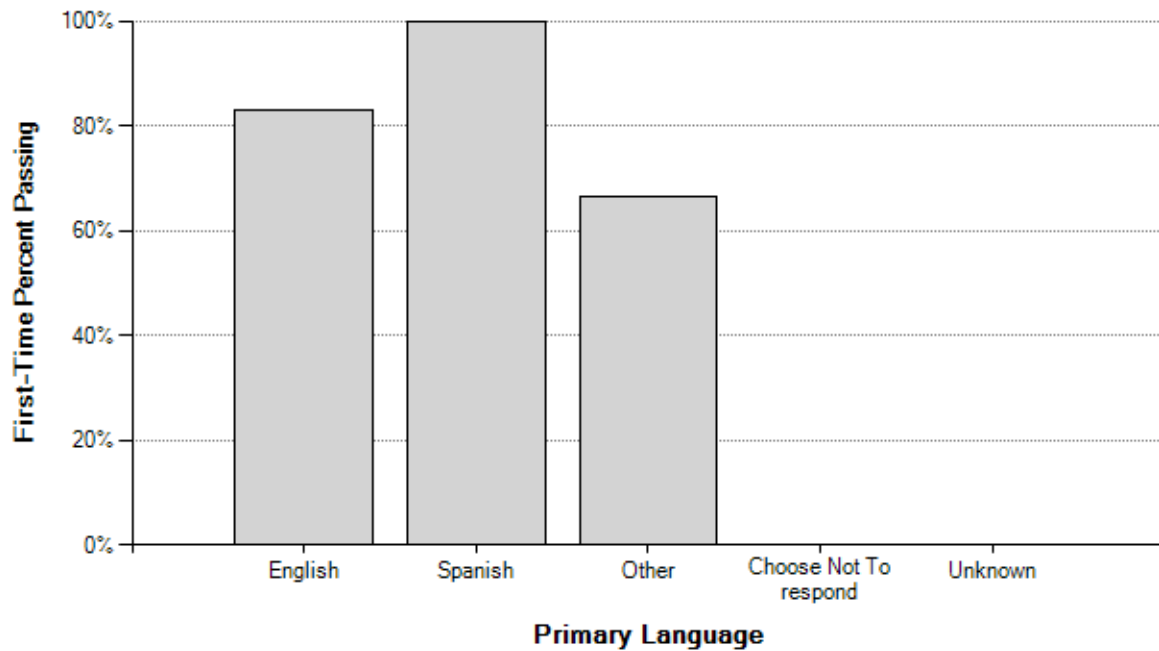


Table 190. Adjuster – Workers Compensation Examinees by Education Level

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
Did not finish high school	0	-	-	-	-
High school diploma or equivalent	26	76.9	20	73.65	10.52
Two-year college degree (Associate's Degree)	12	75.0	9	73.58	6.87
Four-year college degree (Bachelor's Degree)	45	88.9	40	77.20	9.60
Advanced college degree (Master's degree or Doctorate)	2	100.0	2	85.00	2.83
Choose not to respond	1	0.0	0	68.00	
No response	1	0.0	0	30.00	

Figure 175. Adjuster – Workers Compensation Percent Passing by Education Level

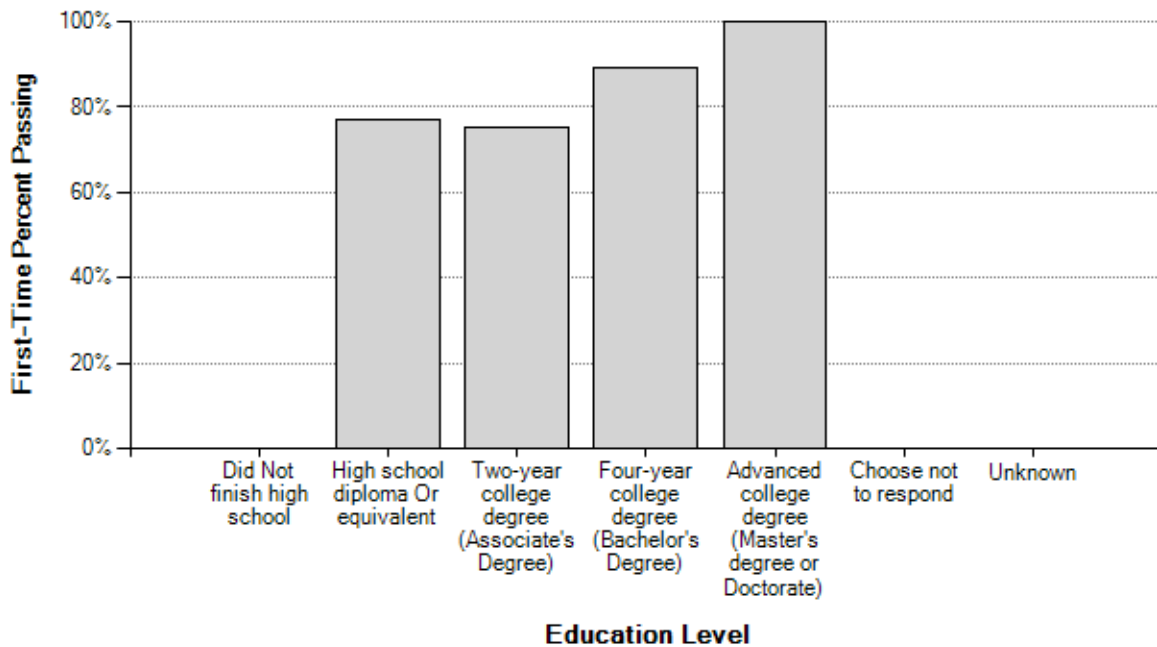


Table 191. Adjuster – Workers Compensation Examinees by Preparation Method

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
I received training from an insurance company.	7	100.0	7	81.00	3.51
I completed an insurance course at a college or university.	1	0.0	0	63.00	
I attended classroom preparation from an exam preparation school.	4	75.0	3	77.00	9.76
I completed an online course.	49	83.7	41	75.43	9.46
I bought and used a study guide or study manual.	17	76.5	13	74.59	12.47
I took the exam without taking a course or studying.	3	66.7	2	72.67	4.51
Other	5	100.0	5	78.00	7.52
No response	1	0.0	0	30.00	

Figure 176. Adjuster – Workers Compensation Percent Passing by Preparation Method

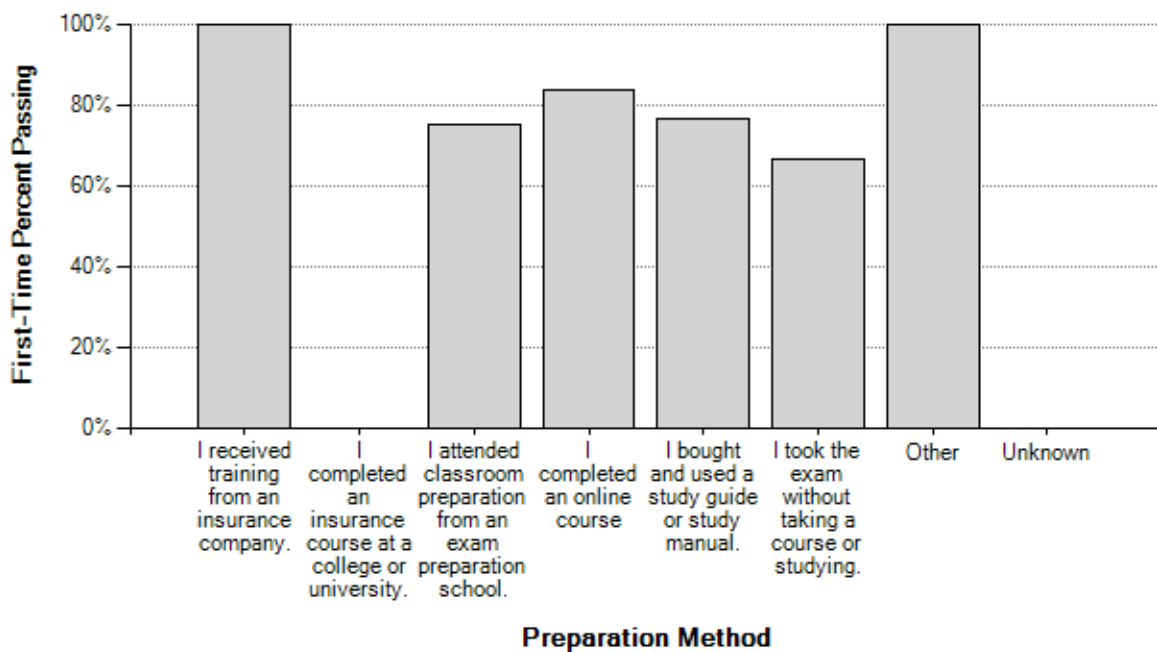
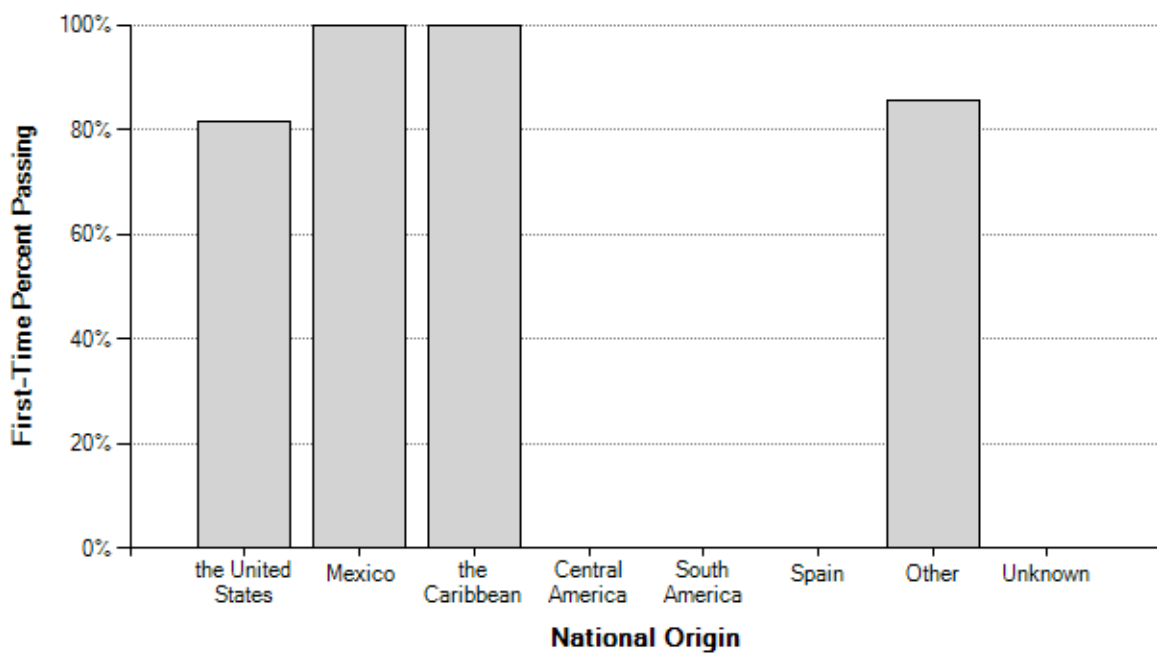


Table 192. Adjuster – Workers Compensation Examinees by National Origin

	Total	Passing candidates		Scaled score	
		%	<i>N</i>	Mean	<i>SD</i>
the United States	76	81.6	62	75.33	9.98
Mexico	1	100.0	1	77.00	
the Caribbean	2	100.0	2	79.00	1.41
Central America	0	-	-	-	-
South America	0	-	-	-	-
Spain	0	-	-	-	-
Other	7	85.7	6	78.57	6.97
No response	1	0.0	0	30.00	

Figure 177. Adjuster – Workers Compensation Percent Passing by National Origin



Texas-Specific Operational Item Statistics

Results in this section of the report are based on the Texas-specific items. Table 193 shows the number of Texas-specific items delivered to each candidate.

Table 193. Number of Texas-Specific Items

Exam Series Code	Exam Title	Number of Items
TX-Adj	Adjuster - All Lines	150
TX-ISR	Insurance Service Representative	125
TX-LAH	General Lines - Life, Accident and Health	25
TX-LHIC	Life and Health Insurance Counselor	150
TX-Life	Life Agent	35
TX-LL	Limited Lines	50
TX-MGA	Managing General Agent	150
TX-PubAdj	Public Insurance Adjuster	100
TX-PropCas	General Lines - Property & Casualty	25
TX-PCAdj	Adjuster - Property & Casualty	150
TX-PCRM	Property and Casualty Risk Manager	100
TX-PLPropCas	Personal Lines Property & Casualty	25
TX-Surplus	Surplus Lines	60
TX-WCAdj	Adjuster - Workers Compensation	60

Tables 194 – Table 246 indicate the number (*N*) of candidates who completed at least one Texas-specific item, the average proportion correct for these items on the test, and the average corrected item-total correlations. These results are presented for all candidates as well as partitioned by self-reported ethnicity, gender, and national origin.

Pearson VUE strongly recommends avoiding interpreting item statistics when candidate volumes are low—typically fewer than 50 candidates. Interpretation of item statistics based on small sample sizes can be misleading.

Adjuster - All Lines

Table 194. Adjuster – All Lines Item Performance by Form

	Form H
First-time	<i>N</i> 222
	Average proportion correct 0.67
	Average corrected item-total correlations 0.25

Table 195. Adjuster – All Lines Item Performance by Ethnicity within Form

	Form H
Asian American / Pacific Islander	<i>N</i> 9
	Average proportion correct 0.61
	Average corrected item-total correlations 0.31
Black	<i>N</i> 31
	Average proportion correct 0.61
	Average corrected item-total correlations 0.25
Hispanic	<i>N</i> 27
	Average proportion correct 0.60
	Average corrected item-total correlations 0.24
Native American	<i>N</i> 0
	Average proportion correct -
	Average corrected item-total correlations -
White	<i>N</i> 134
	Average proportion correct 0.71
	Average corrected item-total correlations 0.22
Other	<i>N</i> 8
	Average proportion correct 0.67
	Average corrected item-total correlations 0.19
Choose not to respond	<i>N</i> 9
	Average proportion correct 0.68
	Average corrected item-total correlations 0.26
No response	<i>N</i> 4
	Average proportion correct 0.58
	Average corrected item-total correlations 0.31

Table 196. Adjuster – All Lines Item Performance by Gender within Form

	Form H
Men	<i>N</i> 119
	Average proportion correct 0.68
	Average corrected item-total correlations 0.25
Women	<i>N</i> 96
	Average proportion correct 0.66
	Average corrected item-total correlations 0.26
Choose not to respond	<i>N</i> 5
	Average proportion correct 0.61
	Average corrected item-total correlations 0.23
No response	<i>N</i> 2
	Average proportion correct 0.68
	Average corrected item-total correlations -

Table 197. Adjuster – All Lines Item Performance by National Origin within Form

		Form H
the United States	<i>N</i>	192
	Average proportion correct	0.68
	Average corrected item-total correlations	0.25
Mexico	<i>N</i>	4
	Average proportion correct	0.56
	Average corrected item-total correlations	0.33
the Caribbean	<i>N</i>	2
	Average proportion correct	0.78
	Average corrected item-total correlations	-
Central America	<i>N</i>	1
	Average proportion correct	0.53
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	18
	Average proportion correct	0.66
	Average corrected item-total correlations	0.24
No response	<i>N</i>	5
	Average proportion correct	0.61
	Average corrected item-total correlations	0.26

Insurance Service Representative

Table 198. Insurance Service Representative Item Performance by Form

	Form H
First-time	<i>N</i>
	74
	Average proportion correct
	0.62
	Average corrected item-total correlations
	0.30

Table 199. Insurance Service Representative Item Performance by Ethnicity within Form

	Form H
Asian American / Pacific Islander	<i>N</i>
	6
	Average proportion correct
	0.56
	Average corrected item-total correlations
	0.16
Black	<i>N</i>
	7
	Average proportion correct
	0.59
	Average corrected item-total correlations
	0.19
Hispanic	<i>N</i>
	21
	Average proportion correct
	0.59
	Average corrected item-total correlations
	0.24
Native American	<i>N</i>
	0
	Average proportion correct
	-
	Average corrected item-total correlations
	-
White	<i>N</i>
	27
	Average proportion correct
	0.69
	Average corrected item-total correlations
	0.25
Other	<i>N</i>
	3
	Average proportion correct
	0.72
	Average corrected item-total correlations
	0.28
Choose not to respond	<i>N</i>
	0
	Average proportion correct
	-
	Average corrected item-total correlations
	-
No response	<i>N</i>
	10
	Average proportion correct
	0.33
	Average corrected item-total correlations
	0.56

Table 200. Insurance Service Representative Item Performance by Gender within Form

	Form H
Men	<i>N</i>
	17
	Average proportion correct
	0.60
	Average corrected item-total correlations
	0.19
Women	<i>N</i>
	47
	Average proportion correct
	0.64
	Average corrected item-total correlations
	0.26
Choose not to respond	<i>N</i>
	0
	Average proportion correct
	-
	Average corrected item-total correlations
	-
No response	<i>N</i>
	10
	Average proportion correct
	0.33
	Average corrected item-total correlations
	0.56

Table 201. Insurance Service Representative Item Performance by National Origin within Form

		Form H
the United States	<i>N</i>	50
	Average proportion correct	0.64
	Average corrected item-total correlations	0.23
Mexico	<i>N</i>	5
	Average proportion correct	0.60
	Average corrected item-total correlations	0.39
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	2
	Average proportion correct	0.50
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	7
	Average proportion correct	0.64
	Average corrected item-total correlations	0.22
No response	<i>N</i>	10
	Average proportion correct	0.33
	Average corrected item-total correlations	0.56

General Lines – Life, Accident and Health

Table 202. General Lines – Life, Accident and Health Item Performance by Form

		Form						Total
		CX	DY	EZ	WX	XY	YZ	
First-time	<i>N</i>	3,702	3,781	3,628	3,024	2,960	3,002	20,097
	Average proportion correct	0.77	0.79	0.78	0.77	0.79	0.77	0.78
	Average corrected item-total correlations	0.26	0.28	0.25	0.27	0.28	0.26	0.27

Table 203. General Lines – Life, Accident and Health Item Performance by Ethnicity within Form

		Form						Total
		CX	DY	EZ	WX	XY	YZ	
Asian American / Pacific Islander	<i>N</i>	242	235	224	224	236	246	1,407
	Average proportion correct	0.76	0.77	0.76	0.75	0.78	0.74	0.76
	Average corrected item-total correlations	0.30	0.30	0.27	0.27	0.29	0.29	0.29
Black	<i>N</i>	676	673	617	508	467	462	3,403
	Average proportion correct	0.73	0.75	0.76	0.75	0.76	0.75	0.75
	Average corrected item-total correlations	0.27	0.28	0.26	0.30	0.29	0.26	0.28
Hispanic	<i>N</i>	951	1,041	934	792	753	740	5,211
	Average proportion correct	0.73	0.75	0.75	0.73	0.75	0.74	0.74
	Average corrected item-total correlations	0.25	0.26	0.23	0.24	0.28	0.26	0.25
Native American	<i>N</i>	15	20	25	26	20	21	127
	Average proportion correct	0.80	0.76	0.77	0.84	0.79	0.81	0.80
	Average corrected item-total correlations	0.25	0.33	0.28	0.25	0.38	0.14	0.27
White	<i>N</i>	1,474	1,481	1,512	1,229	1,208	1,226	8,130
	Average proportion correct	0.82	0.83	0.81	0.82	0.83	0.81	0.82
	Average corrected item-total correlations	0.23	0.23	0.21	0.23	0.22	0.21	0.22
Other	<i>N</i>	163	149	134	111	124	128	809
	Average proportion correct	0.74	0.78	0.77	0.72	0.77	0.76	0.76
	Average corrected item-total correlations	0.22	0.34	0.21	0.29	0.31	0.35	0.29
Choose not to respond	<i>N</i>	140	143	141	118	123	144	809
	Average proportion correct	0.78	0.79	0.78	0.76	0.79	0.78	0.78
	Average corrected item-total correlations	0.20	0.26	0.27	0.26	0.27	0.26	0.25
No response	<i>N</i>	41	39	41	16	29	35	201
	Average proportion correct	0.73	0.72	0.71	0.78	0.78	0.72	0.73
	Average corrected item-total correlations	0.25	0.38	0.40	0.39	0.34	0.40	0.34

Table 204. General Lines – Life, Accident and Health Item Performance by Gender within Form

		Form						Total
		CX	DY	EZ	WX	XY	YZ	
Men	<i>N</i>	1,694	1,748	1,726	1,432	1,443	1,420	9,463
	Average proportion correct	0.78	0.80	0.80	0.78	0.80	0.79	0.79
	Average corrected item-total correlations	0.27	0.27	0.24	0.28	0.28	0.28	0.27
Women	<i>N</i>	1,927	1,956	1,822	1,541	1,460	1,510	10,216
	Average proportion correct	0.76	0.78	0.76	0.76	0.78	0.76	0.77
	Average corrected item-total correlations	0.26	0.27	0.24	0.27	0.28	0.24	0.26
Choose not to respond	<i>N</i>	50	49	52	40	33	46	270
	Average proportion correct	0.76	0.79	0.77	0.78	0.78	0.78	0.78
	Average corrected item-total correlations	0.27	0.33	0.32	0.21	0.18	0.21	0.26
No response	<i>N</i>	31	28	28	11	24	26	148
	Average proportion correct	0.71	0.73	0.73	0.75	0.77	0.70	0.73
	Average corrected item-total correlations	0.27	0.46	0.28	0.40	0.39	0.42	0.35

Table 205. General Lines – Life, Accident and Health Item Performance by National Origin within Form

		Form						Total
		CX	DY	EZ	WX	XY	YZ	
the United States	<i>N</i>	3,066	3,112	3,017	2,459	2,355	2,394	16,403
	Average proportion correct	0.77	0.79	0.78	0.78	0.79	0.78	0.78
	Average corrected item-total correlations	0.26	0.27	0.24	0.27	0.28	0.25	0.26
Mexico	<i>N</i>	116	140	115	106	101	106	684
	Average proportion correct	0.72	0.75	0.74	0.71	0.77	0.76	0.74
	Average corrected item-total correlations	0.24	0.24	0.21	0.25	0.24	0.22	0.23
the Caribbean	<i>N</i>	29	24	24	14	18	28	137
	Average proportion correct	0.79	0.84	0.79	0.68	0.81	0.75	0.78
	Average corrected item-total correlations	0.06	0.23	0.21	0.28	0.29	0.29	0.25
Central America	<i>N</i>	24	13	17	19	28	13	114
	Average proportion correct	0.71	0.77	0.76	0.68	0.75	0.70	0.73
	Average corrected item-total correlations	0.25	0.28	0.16	0.20	0.30	0.34	0.24
South America	<i>N</i>	13	29	23	23	30	22	140
	Average proportion correct	0.77	0.77	0.79	0.76	0.78	0.76	0.78
	Average corrected item-total correlations	0.06	0.26	0.37	0.25	0.27	0.20	0.24
Spain	<i>N</i>	3	5	0	2	1	2	13
	Average proportion correct	0.67	0.87	-	0.88	0.80	0.78	0.80
	Average corrected item-total correlations	0.34	0.18	-	-	-	-	0.23
Other	<i>N</i>	398	400	375	366	386	390	2,315
	Average proportion correct	0.75	0.77	0.77	0.75	0.77	0.75	0.76
	Average corrected item-total correlations	0.29	0.33	0.26	0.30	0.29	0.31	0.30
No response	<i>N</i>	53	58	57	35	41	47	291
	Average proportion correct	0.72	0.71	0.74	0.77	0.78	0.72	0.74
	Average corrected item-total correlations	0.30	0.40	0.39	0.27	0.31	0.35	0.34

Life and Health Insurance Counselor

Table 206. Life and Health Insurance Counselor Item Performance by Form

		Form I
First-time	<i>N</i>	463
	Average proportion correct	0.62
	Average corrected item-total correlations	0.25

Table 207. Life and Health Insurance Counselor Item Performance by Ethnicity within Form

		Form I
Asian American / Pacific Islander	<i>N</i>	33
	Average proportion correct	0.60
	Average corrected item-total correlations	0.28
Black	<i>N</i>	87
	Average proportion correct	0.59
	Average corrected item-total correlations	0.20
Hispanic	<i>N</i>	127
	Average proportion correct	0.59
	Average corrected item-total correlations	0.21
Native American	<i>N</i>	2
	Average proportion correct	0.52
	Average corrected item-total correlations	-
White	<i>N</i>	166
	Average proportion correct	0.68
	Average corrected item-total correlations	0.23
Other	<i>N</i>	17
	Average proportion correct	0.54
	Average corrected item-total correlations	0.23
Choose not to respond	<i>N</i>	23
	Average proportion correct	0.59
	Average corrected item-total correlations	0.27
No response	<i>N</i>	8
	Average proportion correct	0.60
	Average corrected item-total correlations	0.54

Table 208. Life and Health Insurance Counselor Item Performance by Gender within Form

		Form I
Men	<i>N</i>	212
	Average proportion correct	0.64
	Average corrected item-total correlations	0.25
Women	<i>N</i>	239
	Average proportion correct	0.61
	Average corrected item-total correlations	0.23
Choose not to respond	<i>N</i>	6
	Average proportion correct	0.58
	Average corrected item-total correlations	0.38
No response	<i>N</i>	6
	Average proportion correct	0.53
	Average corrected item-total correlations	0.52

Table 209. Life and Health Insurance Counselor Item Performance by National Origin within Form

		Form I
the United States	<i>N</i>	361
	Average proportion correct	0.63
	Average corrected item-total correlations	0.23
Mexico	<i>N</i>	21
	Average proportion correct	0.58
	Average corrected item-total correlations	0.27
the Caribbean	<i>N</i>	6
	Average proportion correct	0.62
	Average corrected item-total correlations	0.18
Central America	<i>N</i>	6
	Average proportion correct	0.63
	Average corrected item-total correlations	0.16
South America	<i>N</i>	4
	Average proportion correct	0.54
	Average corrected item-total correlations	0.21
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	58
	Average proportion correct	0.58
	Average corrected item-total correlations	0.26
No response	<i>N</i>	7
	Average proportion correct	0.58
	Average corrected item-total correlations	0.56

Life Agent

Table 210. Life Agent Item Performance by Form

		Form						Total
		HY	IZ	JA	BY	CZ	DA	
First-time	<i>N</i>	1,455	1,536	1,477	1,245	1,146	1,214	8,073
	Average proportion correct	0.73	0.73	0.74	0.74	0.72	0.74	0.72
	Average corrected item-total correlations	0.31	0.29	0.32	0.31	0.31	0.30	0.31

Table 211. Life Agent Item Performance by Ethnicity within Form

		Form						Total
		HY	IZ	JA	BY	CZ	DA	
Asian American / Pacific Islander	<i>N</i>	105	103	106	95	88	87	584
	Average proportion correct	0.77	0.77	0.77	0.76	0.75	0.77	0.75
	Average corrected item-total correlations	0.36	0.30	0.35	0.36	0.38	0.32	0.35
Black	<i>N</i>	399	451	426	305	285	300	2,166
	Average proportion correct	0.71	0.73	0.73	0.73	0.72	0.75	0.71
	Average corrected item-total correlations	0.30	0.26	0.30	0.32	0.27	0.27	0.29
Hispanic	<i>N</i>	574	604	546	462	425	487	3,098
	Average proportion correct	0.69	0.70	0.71	0.71	0.68	0.69	0.68
	Average corrected item-total correlations	0.30	0.31	0.32	0.29	0.31	0.30	0.31
Native American	<i>N</i>	3	9	8	10	5	6	41
	Average proportion correct	0.70	0.75	0.77	0.81	0.79	0.77	0.76
	Average corrected item-total correlations	0.57	0.27	0.14	0.32	0.00	0.31	0.25
White	<i>N</i>	246	224	264	255	229	224	1,442
	Average proportion correct	0.81	0.81	0.81	0.79	0.79	0.81	0.79
	Average corrected item-total correlations	0.25	0.27	0.28	0.28	0.26	0.25	0.28
Other	<i>N</i>	64	63	48	57	51	51	334
	Average proportion correct	0.74	0.73	0.75	0.75	0.74	0.74	0.73
	Average corrected item-total correlations	0.37	0.29	0.33	0.32	0.32	0.34	0.33
Choose not to respond	<i>N</i>	56	60	67	47	53	50	333
	Average proportion correct	0.75	0.71	0.76	0.76	0.78	0.77	0.74
	Average corrected item-total correlations	0.25	0.27	0.30	0.34	0.25	0.19	0.28
No response	<i>N</i>	8	22	12	14	10	9	75
	Average proportion correct	0.70	0.71	0.69	0.74	0.70	0.69	0.69
	Average corrected item-total correlations	0.36	0.25	0.22	0.30	0.34	0.29	0.28

Table 212. Life Agent Item Performance by Gender within Form

		Form						Total
		HY	IZ	JA	BY	CZ	DA	
Men	<i>N</i>	656	657	616	564	498	520	3,511
	Average proportion correct	0.74	0.74	0.75	0.75	0.73	0.75	0.73
	Average corrected item-total correlations	0.32	0.31	0.33	0.31	0.31	0.30	0.32
Women	<i>N</i>	774	846	834	662	622	673	4,411
	Average proportion correct	0.71	0.73	0.74	0.74	0.71	0.73	0.71
	Average corrected item-total correlations	0.30	0.28	0.31	0.31	0.31	0.30	0.31
Choose not to respond	<i>N</i>	17	18	19	9	18	14	95
	Average proportion correct	0.76	0.71	0.74	0.74	0.78	0.81	0.74
	Average corrected item-total correlations	0.20	0.32	0.33	0.40	0.34	0.15	0.29
No response	<i>N</i>	8	15	8	10	8	7	56
	Average proportion correct	0.67	0.72	0.72	0.79	0.74	0.71	0.72
	Average corrected item-total correlations	0.33	0.26	0.23	0.36	0.27	0.38	0.28

Table 213. Life Agent Item Performance by National Origin within Form

		Form						Total
		HY	IZ	JA	BY	CZ	DA	
the United States	<i>N</i>	1,147	1,160	1,134	937	879	943	6,200
	Average proportion correct	0.72	0.73	0.75	0.74	0.72	0.74	0.72
	Average corrected item-total correlations	0.31	0.29	0.31	0.31	0.29	0.29	0.31
Mexico	<i>N</i>	86	111	106	86	73	81	543
	Average proportion correct	0.70	0.71	0.71	0.70	0.69	0.69	0.69
	Average corrected item-total correlations	0.33	0.30	0.30	0.27	0.32	0.30	0.31
the Caribbean	<i>N</i>	16	14	14	12	11	6	73
	Average proportion correct	0.71	0.78	0.72	0.75	0.81	0.75	0.73
	Average corrected item-total correlations	0.28	0.26	0.20	0.30	0.35	0.45	0.28
Central America	<i>N</i>	20	18	20	19	20	23	120
	Average proportion correct	0.74	0.75	0.71	0.67	0.68	0.67	0.69
	Average corrected item-total correlations	0.24	0.18	0.39	0.26	0.38	0.26	0.30
South America	<i>N</i>	7	17	11	7	10	11	63
	Average proportion correct	0.82	0.71	0.68	0.69	0.74	0.72	0.71
	Average corrected item-total correlations	0.27	0.33	0.34	0.35	0.32	0.34	0.32
Spain	<i>N</i>	0	1	1	0	0	0	2
	Average proportion correct	-	0.77	0.54	-	-	-	0.62
	Average corrected item-total correlations	-	-	-	-	-	-	-
Other	<i>N</i>	167	187	167	166	137	134	958
	Average proportion correct	0.78	0.74	0.74	0.75	0.74	0.75	0.74
	Average corrected item-total correlations	0.34	0.32	0.37	0.37	0.36	0.35	0.35
No response	<i>N</i>	12	28	24	18	16	16	114
	Average proportion correct	0.68	0.68	0.69	0.75	0.67	0.68	0.68
	Average corrected item-total correlations	0.38	0.27	0.29	0.29	0.41	0.26	0.32

Limited Lines

Table 214. Limited Lines Item Performance by Form

	Form H
First-time	<i>N</i>
	2,112
	Average proportion correct
	0.73
	Average corrected item-total correlations
	0.27

Table 215. Limited Lines Item Performance by Ethnicity within Form

	Form H
Asian American / Pacific Islander	<i>N</i>
	4
	Average proportion correct
	0.88
	Average corrected item-total correlations
	0.18
Black	<i>N</i>
	74
	Average proportion correct
	0.77
	Average corrected item-total correlations
	0.20
Hispanic	<i>N</i>
	1,906
	Average proportion correct
	0.73
	Average corrected item-total correlations
	0.27
Native American	<i>N</i>
	1
	Average proportion correct
	0.74
	Average corrected item-total correlations
	-
White	<i>N</i>
	69
	Average proportion correct
	0.74
	Average corrected item-total correlations
	0.27
Other	<i>N</i>
	21
	Average proportion correct
	0.72
	Average corrected item-total correlations
	0.27
Choose not to respond	<i>N</i>
	25
	Average proportion correct
	0.78
	Average corrected item-total correlations
	0.33
No response	<i>N</i>
	12
	Average proportion correct
	0.68
	Average corrected item-total correlations
	0.25

Table 216. Limited Lines Item Performance by Gender within Form

	Form H
Men	<i>N</i>
	345
	Average proportion correct
	0.77
	Average corrected item-total correlations
	0.27
Women	<i>N</i>
	1,749
	Average proportion correct
	0.72
	Average corrected item-total correlations
	0.27
Choose not to respond	<i>N</i>
	9
	Average proportion correct
	0.79
	Average corrected item-total correlations
	0.32
No response	<i>N</i>
	9
	Average proportion correct
	0.69
	Average corrected item-total correlations
	0.27

Table 217. Limited Lines Item Performance by National Origin within Form

		Form H
the United States	<i>N</i>	1,728
	Average proportion correct	0.73
	Average corrected item-total correlations	0.26
Mexico	<i>N</i>	274
	Average proportion correct	0.76
	Average corrected item-total correlations	0.31
the Caribbean	<i>N</i>	18
	Average proportion correct	0.74
	Average corrected item-total correlations	0.36
Central America	<i>N</i>	28
	Average proportion correct	0.77
	Average corrected item-total correlations	0.27
South America	<i>N</i>	15
	Average proportion correct	0.77
	Average corrected item-total correlations	0.46
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	26
	Average proportion correct	0.71
	Average corrected item-total correlations	0.27
No response	<i>N</i>	23
	Average proportion correct	0.70
	Average corrected item-total correlations	0.26

Managing General Agent

Table 218. Managing General Agent Item Performance by Form

		Form H
First-time	<i>N</i>	52
	Average proportion correct	0.78
	Average corrected item-total correlations	0.24

Table 219. Managing General Agent Item Performance by Ethnicity within Form

		Form H
Asian American / Pacific Islander	<i>N</i>	1
	Average proportion correct	0.80
	Average corrected item-total correlations	-
Black	<i>N</i>	1
	Average proportion correct	0.81
	Average corrected item-total correlations	-
Hispanic	<i>N</i>	10
	Average proportion correct	0.73
	Average corrected item-total correlations	0.29
Native American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
White	<i>N</i>	36
	Average proportion correct	0.79
	Average corrected item-total correlations	0.23
Other	<i>N</i>	1
	Average proportion correct	0.64
	Average corrected item-total correlations	-
Choose not to respond	<i>N</i>	2
	Average proportion correct	0.82
	Average corrected item-total correlations	-
No response	<i>N</i>	1
	Average proportion correct	0.78
	Average corrected item-total correlations	-

Table 220. Managing General Agent Item Performance by Gender within Form

		Form H
Men	<i>N</i>	30
	Average proportion correct	0.80
	Average corrected item-total correlations	0.18
Women	<i>N</i>	20
	Average proportion correct	0.74
	Average corrected item-total correlations	0.27
Choose not to respond	<i>N</i>	1
	Average proportion correct	0.89
	Average corrected item-total correlations	-
No response	<i>N</i>	1
	Average proportion correct	0.78
	Average corrected item-total correlations	-

Table 221. Managing General Agent Item Performance by National Origin within Form

		Form H
the United States	<i>N</i>	49
	Average proportion correct	0.78
	Average corrected item-total correlations	0.24
Mexico	<i>N</i>	1
	Average proportion correct	0.82
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	1
	Average proportion correct	0.80
	Average corrected item-total correlations	-
No response	<i>N</i>	1
	Average proportion correct	0.78
	Average corrected item-total correlations	-

Public Insurance Adjuster

Table 222. Public Insurance Adjuster Item Performance by Form

		Form I
First-time	<i>N</i>	136
	Average proportion correct	0.73
	Average corrected item-total correlations	0.22

Table 223. Public Insurance Adjuster Item Performance by Ethnicity within Form

		Form I
Asian American / Pacific Islander	<i>N</i>	5
	Average proportion correct	0.71
	Average corrected item-total correlations	0.26
Black	<i>N</i>	13
	Average proportion correct	0.62
	Average corrected item-total correlations	0.13
Hispanic	<i>N</i>	14
	Average proportion correct	0.72
	Average corrected item-total correlations	0.21
Native American	<i>N</i>	2
	Average proportion correct	0.69
	Average corrected item-total correlations	-
White	<i>N</i>	87
	Average proportion correct	0.75
	Average corrected item-total correlations	0.21
Other	<i>N</i>	4
	Average proportion correct	0.73
	Average corrected item-total correlations	0.35
Choose not to respond	<i>N</i>	11
	Average proportion correct	0.79
	Average corrected item-total correlations	0.18
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 224. Public Insurance Adjuster Item Performance by Gender within Form

		Form I
Men	<i>N</i>	105
	Average proportion correct	0.73
	Average corrected item-total correlations	0.22
Women	<i>N</i>	25
	Average proportion correct	0.73
	Average corrected item-total correlations	0.24
Choose not to respond	<i>N</i>	6
	Average proportion correct	0.78
	Average corrected item-total correlations	0.21
No response	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-

Table 225. Public Insurance Adjuster Item Performance by National Origin within Form

		Form I
the United States	<i>N</i>	123
	Average proportion correct	0.74
	Average corrected item-total correlations	0.22
Mexico	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	1
	Average proportion correct	0.52
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	10
	Average proportion correct	0.69
	Average corrected item-total correlations	0.20
No response	<i>N</i>	2
	Average proportion correct	0.80
	Average corrected item-total correlations	-

General Lines – Property and Casualty

Table 226. General Lines – Property and Casualty Item Performance by Form

		Form			Total
		WV	XW	YX	
First-time	<i>N</i>	3,161	3,117	3,171	9,449
	Average proportion correct	0.74	0.75	0.74	0.75
	Average corrected item-total correlations	0.24	0.25	0.22	0.23

Table 227. General Lines – Property and Casualty Item Performance by Ethnicity within Form

		Form			Total
		WV	XW	YX	
Asian American / Pacific Islander	<i>N</i>	113	123	126	362
	Average proportion correct	0.71	0.76	0.74	0.74
	Average corrected item-total correlations	0.28	0.23	0.23	0.24
Black	<i>N</i>	317	329	343	989
	Average proportion correct	0.74	0.76	0.74	0.75
	Average corrected item-total correlations	0.22	0.25	0.22	0.23
Hispanic	<i>N</i>	1,092	1,084	1,077	3,253
	Average proportion correct	0.68	0.70	0.71	0.70
	Average corrected item-total correlations	0.23	0.27	0.22	0.23
Native American	<i>N</i>	13	20	18	51
	Average proportion correct	0.77	0.77	0.78	0.78
	Average corrected item-total correlations	0.29	0.22	0.26	0.24
White	<i>N</i>	1,403	1,333	1,393	4,129
	Average proportion correct	0.77	0.80	0.77	0.78
	Average corrected item-total correlations	0.21	0.20	0.19	0.20
Other	<i>N</i>	85	95	85	265
	Average proportion correct	0.72	0.74	0.73	0.73
	Average corrected item-total correlations	0.28	0.25	0.21	0.25
Choose not to respond	<i>N</i>	112	100	101	313
	Average proportion correct	0.77	0.76	0.76	0.77
	Average corrected item-total correlations	0.29	0.24	0.21	0.24
No response	<i>N</i>	26	33	28	87
	Average proportion correct	0.76	0.77	0.70	0.74
	Average corrected item-total correlations	0.25	0.16	0.18	0.21

Table 228. General Lines – Property and Casualty Item Performance by Gender within Form

		Form			Total
		WV	XW	YX	
Men	<i>N</i>	1,126	1,180	1,189	3,495
	Average proportion correct	0.76	0.78	0.77	0.77
	Average corrected item-total correlations	0.25	0.24	0.20	0.22
Women	<i>N</i>	1,977	1,881	1,928	5,786
	Average proportion correct	0.72	0.74	0.73	0.73
	Average corrected item-total correlations	0.24	0.26	0.22	0.23
Choose not to respond	<i>N</i>	39	31	33	103
	Average proportion correct	0.73	0.75	0.75	0.75
	Average corrected item-total correlations	0.36	0.26	0.21	0.27
No response	<i>N</i>	19	25	21	65
	Average proportion correct	0.75	0.76	0.71	0.75
	Average corrected item-total correlations	0.28	0.18	0.19	0.22

Table 229. General Lines – Property and Casualty Item Performance by National Origin within Form

		Form			Total
		WV	XW	YX	
the United States	<i>N</i>	2,706	2,618	2,693	8,017
	Average proportion correct	0.74	0.76	0.74	0.75
	Average corrected item-total correlations	0.24	0.25	0.22	0.23
Mexico	<i>N</i>	155	169	165	489
	Average proportion correct	0.69	0.71	0.71	0.71
	Average corrected item-total correlations	0.24	0.28	0.23	0.25
the Caribbean	<i>N</i>	14	9	13	36
	Average proportion correct	0.70	0.69	0.78	0.73
	Average corrected item-total correlations	0.22	0.14	0.19	0.18
Central America	<i>N</i>	32	37	31	100
	Average proportion correct	0.70	0.74	0.76	0.74
	Average corrected item-total correlations	0.26	0.28	0.23	0.25
South America	<i>N</i>	25	33	29	87
	Average proportion correct	0.73	0.78	0.77	0.76
	Average corrected item-total correlations	0.36	0.31	0.27	0.30
Spain	<i>N</i>	1	0	1	2
	Average proportion correct	0.84	-	0.92	0.89
	Average corrected item-total correlations	-	-	-	-
Other	<i>N</i>	186	205	201	592
	Average proportion correct	0.72	0.74	0.75	0.74
	Average corrected item-total correlations	0.27	0.24	0.21	0.24
No response	<i>N</i>	42	46	38	126
	Average proportion correct	0.75	0.74	0.73	0.75
	Average corrected item-total correlations	0.25	0.25	0.21	0.24

Adjuster – Property and Casualty

Table 230. Adjuster – Property and Casualty Item Performance by Form

	Form H
First-time	<i>N</i>
	129
	Average proportion correct
	0.67
	Average corrected item-total correlations
	0.27

Table 231. Adjuster – Property and Casualty Item Performance by Ethnicity within Form

	Form H
Asian American / Pacific Islander	<i>N</i>
	3
	Average proportion correct
	0.68
	Average corrected item-total correlations
	0.55
Black	<i>N</i>
	26
	Average proportion correct
	0.63
	Average corrected item-total correlations
	0.26
Hispanic	<i>N</i>
	24
	Average proportion correct
	0.62
	Average corrected item-total correlations
	0.17
Native American	<i>N</i>
	0
	Average proportion correct
	-
	Average corrected item-total correlations
	-
White	<i>N</i>
	64
	Average proportion correct
	0.71
	Average corrected item-total correlations
	0.28
Other	<i>N</i>
	4
	Average proportion correct
	0.64
	Average corrected item-total correlations
	0.39
Choose not to respond	<i>N</i>
	6
	Average proportion correct
	0.61
	Average corrected item-total correlations
	0.16
No response	<i>N</i>
	2
	Average proportion correct
	0.80
	Average corrected item-total correlations
	-

Table 232. Adjuster – Property and Casualty Item Performance by Gender within Form

	Form H
Men	<i>N</i>
	59
	Average proportion correct
	0.69
	Average corrected item-total correlations
	0.25
Women	<i>N</i>
	67
	Average proportion correct
	0.65
	Average corrected item-total correlations
	0.28
Choose not to respond	<i>N</i>
	2
	Average proportion correct
	0.54
	Average corrected item-total correlations
	-
No response	<i>N</i>
	1
	Average proportion correct
	0.81
	Average corrected item-total correlations
	-

Table 233. Adjuster – Property and Casualty Item Performance by National Origin within Form

		Form H
the United States	<i>N</i>	114
	Average proportion correct	0.68
	Average corrected item-total correlations	0.27
Mexico	<i>N</i>	2
	Average proportion correct	0.56
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	2
	Average proportion correct	0.55
	Average corrected item-total correlations	-
South America	<i>N</i>	1
	Average proportion correct	0.51
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	7
	Average proportion correct	0.63
	Average corrected item-total correlations	0.27
No response	<i>N</i>	3
	Average proportion correct	0.78
	Average corrected item-total correlations	0.07

Property and Casualty Risk Manager

First-time examinee volume is insufficient to include statistical comparisons between demographic groups.

Table 234. Property and Casualty Risk Manager Item Performance by Form

		Form H
First-time	<i>N</i>	49
	Average proportion correct	0.64
	Average corrected item-total correlations	0.27

Personal Lines Property and Casualty

Table 235. Personal Lines Property and Casualty Item Performance by Form

		Forms			Total
		XH	YH	ZH	
First-time	<i>N</i>	578	561	578	1,717
	Average proportion correct	0.78	0.78	0.78	0.78
	Average corrected item-total correlations	0.21	0.20	0.21	0.20

Table 236. Personal Lines Property and Casualty Item Performance by Ethnicity within Form

		Forms			Total
		XH	YH	ZH	
Asian American / Pacific Islander	<i>N</i>	22	13	28	63
	Average proportion correct	0.81	0.74	0.80	0.79
	Average corrected item-total correlations	0.19	0.03	0.25	0.18
Black	<i>N</i>	134	100	120	354
	Average proportion correct	0.79	0.79	0.79	0.79
	Average corrected item-total correlations	0.16	0.18	0.20	0.18
Hispanic	<i>N</i>	204	245	196	645
	Average proportion correct	0.75	0.76	0.75	0.75
	Average corrected item-total correlations	0.21	0.21	0.21	0.21
Native American	<i>N</i>	3	2	2	7
	Average proportion correct	0.83	0.80	0.70	0.78
	Average corrected item-total correlations	0.24	-	-	0.11
White	<i>N</i>	183	169	188	540
	Average proportion correct	0.81	0.81	0.81	0.81
	Average corrected item-total correlations	0.21	0.20	0.17	0.19
Other	<i>N</i>	9	13	22	44
	Average proportion correct	0.78	0.78	0.76	0.77
	Average corrected item-total correlations	0.27	0.26	0.25	0.23
Choose not to respond	<i>N</i>	20	17	21	58
	Average proportion correct	0.76	0.73	0.80	0.77
	Average corrected item-total correlations	0.28	0.12	0.19	0.21
No response	<i>N</i>	3	2	1	6
	Average proportion correct	0.61	0.56	0.55	0.58
	Average corrected item-total correlations	0.26	-	-	0.08

Table 237. Personal Lines Property and Casualty Item Performance by Gender within Form

		Forms			Total
		XH	YH	ZH	
Men	N	211	208	220	639
	Average proportion correct	0.80	0.80	0.80	0.80
	Average corrected item-total correlations	0.22	0.18	0.19	0.19
Women	N	355	345	349	1,049
	Average proportion correct	0.77	0.76	0.77	0.77
	Average corrected item-total correlations	0.20	0.21	0.21	0.21
Choose not to respond	N	10	6	8	24
	Average proportion correct	0.77	0.76	0.80	0.78
	Average corrected item-total correlations	0.19	0.21	0.26	0.18
No response	N	2	2	1	5
	Average proportion correct	0.62	0.56	0.60	0.59
	Average corrected item-total correlations	-	-	-	0.12

Table 238. Personal Lines Property and Casualty Item Performance by National Origin within Form

		Forms			Total
		XH	YH	ZH	
the United States	N	511	504	504	1,519
	Average proportion correct	0.78	0.78	0.78	0.78
	Average corrected item-total correlations	0.20	0.20	0.19	0.20
Mexico	N	17	21	24	62
	Average proportion correct	0.76	0.74	0.68	0.72
	Average corrected item-total correlations	0.26	0.29	0.25	0.27
the Caribbean	N	3	7	2	12
	Average proportion correct	0.83	0.81	0.88	0.83
	Average corrected item-total correlations	0.06	0.42	-	0.29
Central America	N	1	1	8	10
	Average proportion correct	0.64	0.68	0.72	0.70
	Average corrected item-total correlations	-	-	0.16	0.10
South America	N	4	3	0	7
	Average proportion correct	0.72	0.76	-	0.74
	Average corrected item-total correlations	0.42	0.47	-	0.32
Spain	N	0	0	0	0
	Average proportion correct	-	-	-	-
	Average corrected item-total correlations	-	-	-	-
Other	N	37	20	37	94
	Average proportion correct	0.80	0.77	0.80	0.79
	Average corrected item-total correlations	0.20	0.19	0.26	0.21
No response	N	5	5	3	13
	Average proportion correct	0.66	0.74	0.77	0.71
	Average corrected item-total correlations	0.34	0.39	0.57	0.30

Surplus Lines

Table 239. Surplus Lines Item Performance by Form

		Form H
First-time	<i>N</i>	124
	Average proportion correct	0.78
	Average corrected item-total correlations	0.15

Table 240. Surplus Lines Item Performance by Ethnicity within Form

		Form H
Asian American / Pacific Islander	<i>N</i>	8
	Average proportion correct	0.77
	Average corrected item-total correlations	0.22
Black	<i>N</i>	9
	Average proportion correct	0.80
	Average corrected item-total correlations	0.21
Hispanic	<i>N</i>	12
	Average proportion correct	0.75
	Average corrected item-total correlations	0.16
Native American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
White	<i>N</i>	80
	Average proportion correct	0.79
	Average corrected item-total correlations	0.15
Other	<i>N</i>	3
	Average proportion correct	0.81
	Average corrected item-total correlations	0.09
Choose not to respond	<i>N</i>	9
	Average proportion correct	0.77
	Average corrected item-total correlations	0.12
No response	<i>N</i>	3
	Average proportion correct	0.74
	Average corrected item-total correlations	0.48

Table 241. Surplus Lines Item Performance by Gender within Form

		Form H
Men	<i>N</i>	70
	Average proportion correct	0.79
	Average corrected item-total correlations	0.14
Women	<i>N</i>	48
	Average proportion correct	0.78
	Average corrected item-total correlations	0.18
Choose not to respond	<i>N</i>	3
	Average proportion correct	0.78
	Average corrected item-total correlations	-0.26
No response	<i>N</i>	3
	Average proportion correct	0.74
	Average corrected item-total correlations	0.48

Table 242. Surplus Lines Item Performance by National Origin within Form

		Form H
the United States	<i>N</i>	106
	Average proportion correct	0.78
	Average corrected item-total correlations	0.14
Mexico	<i>N</i>	2
	Average proportion correct	0.84
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	11
	Average proportion correct	0.81
	Average corrected item-total correlations	0.26
No response	<i>N</i>	5
	Average proportion correct	0.73
	Average corrected item-total correlations	0.28

Adjuster – Workers Compensation

Table 243 Adjuster – Workers Compensation Item Performance by Form

		Form H
First-time	<i>N</i>	87
	Average proportion correct	0.76
	Average corrected item-total correlations	0.18

Table 244. Adjuster – Workers Compensation Item Performance by Ethnicity within Form

		Form H
Asian American / Pacific Islander	<i>N</i>	4
	Average proportion correct	0.61
	Average corrected item-total correlations	0.36
Black	<i>N</i>	15
	Average proportion correct	0.77
	Average corrected item-total correlations	0.17
Hispanic	<i>N</i>	8
	Average proportion correct	0.74
	Average corrected item-total correlations	0.21
Native American	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
White	<i>N</i>	51
	Average proportion correct	0.77
	Average corrected item-total correlations	0.14
Other	<i>N</i>	2
	Average proportion correct	0.80
	Average corrected item-total correlations	-
Choose not to respond	<i>N</i>	6
	Average proportion correct	0.76
	Average corrected item-total correlations	0.11
No response	<i>N</i>	1
	Average proportion correct	0.69
	Average corrected item-total correlations	-

Table 245. Adjuster – Workers Compensation Item Performance by Gender within Form

		Form H
Men	<i>N</i>	24
	Average proportion correct	0.76
	Average corrected item-total correlations	0.31
Women	<i>N</i>	62
	Average proportion correct	0.76
	Average corrected item-total correlations	0.12
Choose not to respond	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
No response	<i>N</i>	1
	Average proportion correct	0.69
	Average corrected item-total correlations	-

Table 246. Adjuster – Workers Compensation Item Performance by National Origin within Form

		Form H
the United States	<i>N</i>	76
	Average proportion correct	0.76
	Average corrected item-total correlations	0.19
Mexico	<i>N</i>	1
	Average proportion correct	0.77
	Average corrected item-total correlations	-
the Caribbean	<i>N</i>	2
	Average proportion correct	0.79
	Average corrected item-total correlations	-
Central America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
South America	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Spain	<i>N</i>	0
	Average proportion correct	-
	Average corrected item-total correlations	-
Other	<i>N</i>	7
	Average proportion correct	0.79
	Average corrected item-total correlations	0.19
No response	<i>N</i>	1
	Average proportion correct	0.69
	Average corrected item-total correlations	-

Glossary

Average Corrected Item-Total Correlations. The average corrected item-total correlations for all scored items on an exam.

Average Proportion Correct. The average proportion correct for all scored items on an exam.

Corrected Item-Total Correlation. An index of how well an item discriminates between high- and low-ability candidates. The value is generated by correlating item scores (0 or 1) to candidates' total scores on the exam. The correlation values range from -1 to +1, with a higher value indicating greater item-discrimination power. A value of 0.20 or above shows relatively good discrimination power. "Corrected" refers to the removal of an item's contribution to the total score when calculating its point biserial correlation.

Proportion Correct. An index that shows the proportion of candidates answering the item correctly. The higher the value, the easier the item.

Sampling Error. Error introduced as a result of variations due to taking a sample of the population instead of the entire population.

Standard Deviation of Scaled Score. Standard deviation of the scaled test scores (scored items only) for the candidate sample. This measure reflects the variation of the scaled scores from the average test score. Lower values signal a narrower range of scores, whereas higher values indicate that the scores may vary more widely.

Standard Error of the Mean. The standard deviation of the sampling distribution of the mean. The larger the sample, the smaller the standard error of the mean.